1995

Economic Analysis Downtown Marlborough, Massachusetts Center City Association

UMass Amherst Center Economic Development

ECONOMIC ANALYSIS:
DOWNTOWN MARLBOROUGH, MASSACHUSETTS

CENTER CITY ASSOCIATION

FALL 1995

This study was commissioned by
the Center City Association, Marlboro, Massachusetts

EXECUTIVE SUMMARY

This economic analysis was commissioned by the Center City Association of Downtown Marlborough, a non-profit merchants association dedicated to the revitalization of the Center City area. The economic analysis provides the framework for a business retention, enhancement, and recruitment strategy. The strategy provided in this study will enable the Center City area to position itself to coexist with the new 130 store Solomon Pond Mall in Marlborough.

This study utilized a six step method for analyzing the Center City market. First, all relevant demographic and socio-economic data was analyzed. Next, consumers and business owners were surveyed to determine their opinions of the downtown. Then, consumer preferences were analyzed using the Zipcode Analyst, a publication which tracks spending habits by zip code. The fourth method employed by the Studio Team was a determination of the potential market demand for certain retail products. Next, an inventory of downtown businesses was performed in order to understand what types of businesses are currently in place and what types might need to be recruited. Finally, the Studio Team used the previous five steps to perform a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis of the downtown. The SWOT helped form the basis for recommendations and the strategy for business retention, expansion, and recruitment.

Downtown Marlborough has the opportunity to prosper in the future. The study area has a variety of existing strengths that can be retained and enhanced to keep the downtown successful for many years to come. Additionally, a progressive planning strategy is recommended that when implemented can prepare for the future by taking advantage of the existing opportunities and overcoming any potential threats. The key recommendations of the group are to:

1. Recognize the position that the downtown has in today's market which is service businesses, small retail stores, government offices, and the financial services.

2. Maintain the existing strengths provided by the financial institutions and municipal offices. These institutions bring people downtown and the downtown vitality depends on their existence.

3. The downtown must be prepared to coexist with the new mall by providing a different mix of stores and better service than the franchise stores located in the mall.

4. The downtown should embark on a marketing campaign based on the findings of this economic analysis. The Center City Associations should develop marketing materials and brochures aimed at potential retail and service businesses interested in location in the downtown.

5. It is estimated that 90% of the downtown businesses are locally owned and operated. The downtown should continue to support local business ownership because the money spent at these stores will typically be reinvested into the local economy. Consumers should be made aware of the implications that this has on the local economy through a buy-local campaign.

6. The design guidelines prepared for the Center City Association by Cecil & Rizvi, Inc. in August of 1995 should be implemented and enforced for new businesses. The design guidelines outline architectural styles and downtown character traits which if followed will help to improve and foster economic vitality in the downtown.

7. The comprehensive recruitment and business assistance strategy outlined in this report should be used to attract stores who have a legitimate opportunity to be successful in the future market. Particular attention must be given to the local consumer preferences.

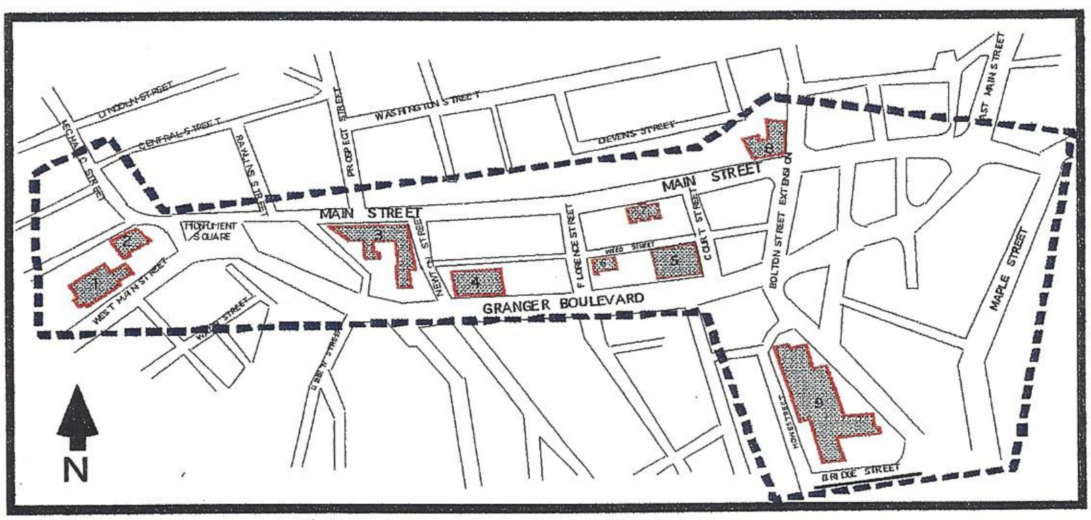
8. The Center City Association should work with local officials to establish a city-wide plan to create improvements to the downtown and surrounding neighborhoods.

INTRODUCTION

OVERVIEW

The Center City Association is a nonprofit organization of downtown business people. The purpose of the Center City Association is to educate the public to the assets and potential of the Center City; to organize events designed to attract people from other parts of the community and beyond; to initiate design improvements to enhance the appearance and utility of the areas; to actively recruit a mix of businesses and services; to take such actions as will foster greater vitality in the commercial district; and to serve as a vehicle for public policy discourse. The Center for Economic Development has contracted with the Center City Association to prepare a service and retail market analysis for the downtown. Figure 1.1 displays the study area for this analysis as defined by the Center City Association.

Figure 1.1: Center City Marlborough



1. Library
2. Baptist Church
3. Senior Center
4. West Parking Deck
5. East Parking Deck
6. Post Office
7. City Hall
8. Old Fire Station
9. Shoe Factory

The purpose of the market study is to perform a comprehensive analysis of the Center City Area's service and retail markets and develop a strategy to be used by the Center City Association to accomplish the following:

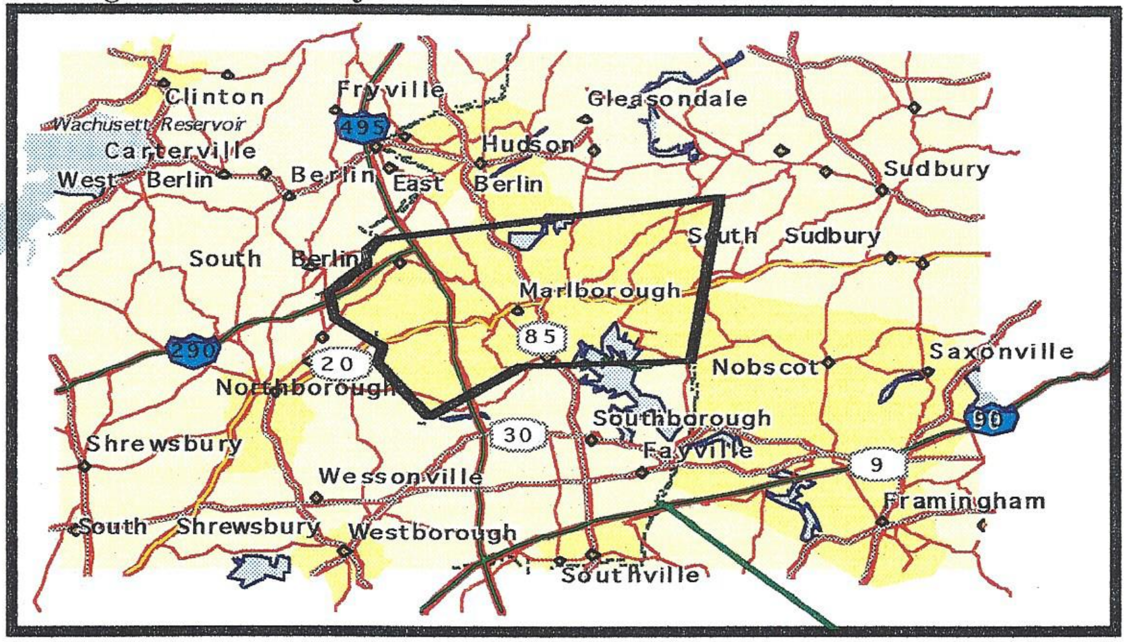
1. **Promote business retention, enhancement, and recruitment.**
2. **Come to a better understanding of the business operations and market orientations.**
3. **Guide further enhancement and development in the Center City Area.**

METHODS

The downtown retail district must have a position in the market place that is distinct and easily identifiable. This position will guide all business expansion, retention and recruitment activities. This study has looked at the downtown market in order to come to an understanding of the position the Center City Association should take in its efforts to improve the downtown market.

The first step to analyzing the downtown retail and service markets was to delineate the downtown's primary trade area. The trade area is defined as the geographical area from which the downtown can expect to draw consumers from. For the purposes of this study the primary trade area is the entire City of Marlborough (Figure 1.2).

Figure 1.2: Primary Trade Area



Once the primary trade was determined, an analysis of all demographic and socio-economic data was compiled. Data was obtained from the 1990 Census as well as the Zipcode Analyst and CACI. CACI data and the Zip Code Analyst are both published by private research marketing firms to provide insights into local consumer spending habits.

One of the most important steps in the market analysis involved surveying consumers and business owners in the primary trade area. Surveys were conducted to determine the opinions that consumers and business owners have about the downtown and its businesses.

The next step in the market analysis involved estimating the potential buying power of trade area residents. A detailed analysis of potential demand for various goods and services was performed using consumer expenditure data provided by the U.S. Census and other sources.

After the market demand was determined an inventory of businesses was performed using the American Business Disk, a database of businesses for every city and town in the United States. The Studio Team used the inventory to classify businesses in the downtown by Standard Industrial Classification (SIC) code.

Using information derived from the demographic and socio-economic data, the consumer and business surveys, market demand data, and the business inventory an evaluation of the relative strengths, weaknesses, opportunities and threats (SWOT) to the downtown was performed.

Finally, the SWOT analysis was used to develop recommendations for the future of the downtown. The recommendations form the strategies that the Center City Association should follow to expand, retain, and recruit businesses in the downtown.

PAST STUDIES

As part of the Center City Association's revitalization efforts, a design guidelines handbook was prepared by Cecil & Rizvi, Inc., a private Design and Planning Firm. The handbook compliments the downtown for "retaining a rich variety of historic structures that exemplify the evolving trends in architecture throughout American History". It goes on to say that the Center City Area is an example of good urban design.

The handbook addresses topics that are relevant to the physical revitalization of the Center City. The guidelines state the advisory rules as well as a discussion on each topic. Also included is a brief background on the history of Marlborough's downtown district, and a framework to inform the reader of the concepts behind the guidelines. The handbook also provides a Marlborough Center City Primer, that explains buildings and how to make good design decisions.

The design guidelines are not mandatory for all downtown occupants, only those participating in the Sign and Facade Restoration Program. The Signs and Facades Program is funded by the Massachusetts Executive Office of Communities and Development. The Center City uses those funds to match the funds of participants willing to make improvements to their storefronts. The guidelines are discussed further in the recommendations.

THE MALL AND OTHER DEVELOPMENTS IMPACTING THE DOWNTOWN

The Solomon Pond Mall will open its doors in 1996. At that time, the downtown will find itself in competition with 130 new stores. The Mall will be located in the Northwestern portion of the city along the Town of Berlin border. According to the Marlborough Chamber of Commerce President, Susanne Leeber, "the mall" will bring in some ancillary businesses and some service businesses that will cater to the mall customers" (Lord 1995). She further stated "that the next best thing to being in the mall is to be on the route to the mall." The downtown may stand to benefit from increased traffic, especially those coming from the east by via Route 20.

An accurate inventory of the stores coming to the mall is not currently available. However, with the current conditions in the downtown, the mall will likely have only minor impacts. These impacts will be explored later in the analysis.

In addition to the mall, Marlborough has encountered other economic development within the last few years that may impact the downtown. The City of Marlborough has five hotels with 1,026 rooms which is the second most hotel rooms in the Commonwealth. Most of the hotels are located along Interstate 495 and thus are only a couple of miles from the downtown. Recently these hotel rooms have been in high demand due to the success of the New England Sports Center. The Sports Center houses four ice rinks that attract numerous people from out of state.

The last remnant of Marlborough's once great shoe industry in the downtown, is the Diamond Shoe building, formerly Rockport's Corporate Headquarters and the location of a Rockport outlet. Rockport has long since moved its offices outside of the downtown, but the outlet remains in downtown Marlborough. The one-hundred and fifty thousand square foot building is slated for demolition. In its place an Osco Drug will be built.

DEMOGRAPHIC & SOCIO-ECONOMIC DATA

The purpose of this analysis is to identify some significant economic indicators which characterize the retail potential of Downtown. According to CACI, the Primary Trade Area has an estimated population of 33,527 with an estimated 13,080 households in 1995 (See Figure 2.1). The population has increased by 5% in the last five years (from 1990-1995), while the number of households have increased by 7.6% during the same period.

Figure 2.1: Snapshot of Demographic and Socio-Economic Characteristics in Marlborough

SNAPSHOT	1990 CENSUS*		1995 UPDATE**		2000 FORECAST	
	Marlborough	State	Marlborough	State	Marlborough	State
Population	31,813	6,016,425	33,527	5,984,994	35,242	6,086,997
Households	12,152	2,247,110	13,080	NA	13,592	NA
Families	8,048	1,514,746	8,615	NA	NA	NA
Median Age	32.5	34	33.9	35	NA	NA
Per Capita Inc.	$18,471	$17,224	$20,451	$19,543	NA	NA
Median Hhld. Inc.	$41,315	$36,952	$44,594	$41,167	$41,592	$40,421
Average Hhld. Size	2.25	2.58	2.24	2.58	NA	NA

Source: * Census, 1990; ** CACI.

The Median Age has increased from 32.5 years to 33.9 years during this same period, but remains below the state average of 35 years. The average household size has remained quite stable (2.25 in 1990 and 2.24 in 1995. This is consistent with state-wide trends.

INCOME

The economic indicators such as per capita income and median household income has also increased in the last five years. The per capita income has increased from $18,471 in 1990 to $20,451 in 1995, an increase of about 11%. This compares to an increase of 13.5% for the state in the same time period. Even though the rate of increase for the state is higher, the per capita income of the overall state is lower than that of Marlborough for both 1990 and 1995. The median household income has increased approximately 8% as compared to a state increase of 11%. However, the median household income remains significantly higher than the state average. It is significant that CACI estimates that the median household income will fall to $41,592 in the year 2000 (CACI estimate).

Figure 2.2 illustrates income characteristics by household. In 1995, about 89.2% of the total households have a median household income of over $15,000 and about 77.1% of the total households have a median household income of over $25,000.

Figure 2.2: Marlborough Households by Income Characteristics

HOUSEHOLDS INCOME	BY 1990 CENSUS*		1995 UPDATE**		PERCENT CHANGE
	Number	Percent	Number	Percent	(1990-1995)
Less than $15,000	1506	12.39%	1413	10.8	-6.20
$15,000-$24,999	1722	14.17%	1583	12.1	-8.09
$25,000-$49,999	4211	34.65%	4343	33.2	3.12
$50,000-$99,999	3863	31.79%	4434	33.9	14.78
$100,000-$149,999	713	5.87%	1059	8.1	48.59
$150,000 or more	137	1.13%	249	1.9	81.40
TOTAL	12152	100.00%	13080	100	7.64

Source: * Census, 1990; ** CACI

As illustrated in figure 2.3 there has been a substantial decrease in population for the age groups 15 to 19 and 20 to 24 (by 11% and 34% respectively). Population has increased in the age cohorts 45 to 64 and above 85 (by 21% and 26%).

Figure 2.3: Population by Age Characteristics

	1990 CENSUS*		1995 UPDATE**		% Change
POPULATION BY AGE	Number	Percent	Number	Percent	1990-1995
0 to 4	2454	7.71	2693	7.9	9.73
5 to 9	1656	5.21	2659	7.8	60.55
10 to 14	1892	5.95	1875	5.5	-0.91
15 to 19	1765	5.55	1568	4.6	-11.16
20 to 24	2576	8.10	1704	5	-33.84
25 to 44	12454	39.15	13396	39.3	7.57
45 to 64	5369	16.88	6477	19	20.63
65 to 84	3269	10.28	3272	9.6	0.10
85+	378	1.19	477	1.4	26.25
Total	31813	100.00	34087	100	7.15

Source: * Census, 1990; ** CACI

RACE & ETHNICITY

The white population has increased by only 3% as compared to a 40% increase in black population, 36% increase in Asian/Pacific population and 44% increase in the Hispanic population.

Figure 2.4: Marlborough Race and Ethnicity Characteristics

	1990 CENSUS*		1995 UPDATE**		% Change
RACE AND ETHNICITY	Number	Percent	Number	Percent	1990-1995
White	28454	98.6	29238	98.3	2.76
Black	986	0.7	1384	0.8	40.37
Asian/Pacific	141	0.4	192	0.5	36.17
Other Races	458	0	517	0	12.88
Hispanic	714	4.2	1027	5.8	43.84

Source: *Census, 1990; **CACI

EMPLOYMENT

In 1990, of the total workers 16 years and older, 75.53% worked in the Middlesex County, whereas 23.67% worked outside the county. Only 34.56% of the total workers worked in Marlborough and approximately 15.7% of the workers worked in Central City.

Figure 2.5: Employment Characteristics

EMPLOYMENT STATISTICS FOR MARLBOROUGH	Number	Percent
Total workers 16yrs & Older	17,754	
Worked in county of residence	13410	75.53%
Worked outside county & Residence	4,202	23.67%
Worked outside state of Residence	142	0.80%
Worked in Place (City) of Residence	6,136	34.56%
Worked outside Place (City) of Residence	11,618	65.44%
Worked in Central City	2787	15.70%
Worked in Remainder of PMSA	12,609	71.02%

Source: Employment and Wages in Massachusetts' Cities and Towns 1984-1993, Department of Employment and Training

CENTER CITY NEIGHBORHOOD

It is significant to note that the Tract #3213, which is the tract that includes Downtown Marlborough, had a greater percentage of people living below the poverty line than the city average, 7.98% as compared to 5.65% in the city (See figure 2.6). Similarly, the median household income at $32,219 is lower than that of the city at $41,315. About 16.37% of the people living in the Downtown neighborhood belong to non-English speaking homes as compared to 11.78% in the entire city.

Figure 2.6: Demographic and Socio-Economic Characteristics for Downtown Marlborough (Tract #3213)

MARLBOROUGH COMMUNITY 1990 CENSUS	TRACT #3213	CITY
Population	6386	31813
Percent	7.89%	8.38%
Percentage of HS Grad	26.40%	16.95%
Median HH Inc.	$32,219	$41,315
Employed in Manufacturing.	30.93%	31.72%
Employed in Professional	19.57%	22.25%
Families	378	8111
Households	485	12152
Low Moderate persons	41.81%	
Female Headed Households	14.29%	14.55%
Persons Below Poverty	7.98%	5.65%
Non-English Speaking Home	16.37%	11.78%

Source: 1990 Census

This suggests that the residential neighborhoods adjacent to downtown tend to be lower-income housing, with a larger share of minority and immigrant people.

SUMMARY

The City of Marlborough has a lower growth rate as compared to the Commonwealth of Massachusetts. It also has higher incomes than the overall state though the rate of increase in the per capita income and median household income is lower than state averages. There is a significant change in the ethnicity of the population in the city with the white population increasing at a rate much lower than the Black, Hispanic, and Asian/Pacific population. The residential neighborhoods adjacent to the downtown tend to be lower income housing, with a larger share of minority and immigrant people.

CONSUMER & BUSINESS SURVEY RESULTS

Two types of surveys were conducted to determine the market climate as seen by primary trade area residents and business owners. The first type of survey involved face-to-face questioning of consumers at various locations in the trade area. A copy of the Consumer Survey can be found in Appendix A. Surveys took place at the post office and library on October 23 and at locations along Main Street and the RK Plaza, a shopping center located outside the downtown, on November 4. A total of seventy-six consumers were surveyed. The team chose to interview primary trade area residents both in the downtown and outside the downtown in order to ensure that a more diverse mix of respondents were surveyed; thus giving a more accurate view of resident shopping patterns and preferences.

The second type of survey used was a self-administered survey of Downtown Marlborough business owners and operators. A copy of the Business Survey can be found in Appendix B. In this survey, respondents were asked about downtown characteristics, their customers shopping habits, and promotional activities they utilize in their business operations. Approximately one-hundred surveys were hand delivered to downtown businesses. A total of forty-six surveys were returned to the research team.

The surveys used in this project have been used by other cities and towns in market studies. Both surveys can by no means be classified as scientific in their construction or methods. They are rather an attempt to get a flavor for business activities and shopping patterns in the primary trade area and the downtown. The following is a summary of the results of both the consumer and business surveys. Complete summaries of Consumer and Business surveys can be found in Appendix C and D.

CONSUMER SURVEY

In question one of the consumer survey, respondents were asked how often they come to Downtown Marlborough. As shown below, most respondents stated that they come to the downtown on a regular basis. In question two, respondents were asked the main reasons they come to the downtown. The two most frequent responses were to go to the Bank (22 percent) and to go to the Post Office (22 percent). Shopping was only given as an answer by 8% of those surveyed.

QUESTION 1: How often do you come to Downtown Marlborough?

36%	Everyday
25%	1-2 Times A Week
17%	3-6 Times A Week
8%	1-3 Times A Month
7%	Almost Never
3%	1-5 Times Each Year
3%	Other
1%	6-11 Times A Year
1%	Never

QUESTION 2: When you come to Downtown Marlborough, what are the main reasons?

22%	Banking
22%	Post Offices
9%	Other
8%	Shopping
8%	Library
7%	Work
5%	Eating in Restaurants
4%	Conducting Personal Business
4%	Medical Services
4%	Service Businesses
4%	Government Services
2%	Religious Services
1%	Dance or Theater Classes

In an effort to identify the Downtown's main competitors, consumers were asked where they perform their personal and family shopping other than groceries. Respondents identified the Natick and Framingham shopping area most often (45 percent). At this time, the Natick and Framingham area provide the closest access to

Mall shopping. This will most likely change with the opening of the Solomon Pond Mall in Marlborough. When asked why they choose to do most of their shopping at those locations, most responded that they are convenient, have good prices, and have a good variety of goods and services.

QUESTION 3: Where do you do most of your personal and family shopping, other than grocery shopping?

45%	Natick/Framingham
21%	Other
12%	RK Plaza
9%	Rich's Plaza
4%	Sudbury
3%	Greendale Mall
3%	Worcester
1%	Boston
1%	Shrewsbury

QUESTION 3A: Why do you choose to do most of your shopping in that area?

28%	Convenience
23%	Variety/Selection
21%	Price
13%	Other
12%	Close to Home
1%	Close to Work
1%	Service
0%	Parking

DOWNTOWN CHARACTERISTICS: CONSUMER AND BUSINESS OWNER'S VIEWS

In question 4 of the consumer survey and question 9 of the business survey, respondents were asked to rate characteristics of the downtown as being good, fair, poor, or if they were unsure to answer that they did not know. The results of these questions show how consumers and business owners have similar and different perceptions when it comes to the downtown. In general, consumers have a more positive outlook of the downtown.

When both groups were asked about the attractiveness of the Downtown, the consumers found it to be considerably more attractive. Fifty-three percent of consumers rated it good, while only 20% of business owners found the downtown attractive. When asked about the cleanliness of the downtown, consumers again had a better outlook. Sixty-one percent of consumers rated the cleanliness of the downtown as good, while 42 percent of business owners responded that it was good.

Attractiveness of the Downtown:

Consumers		Business Owners	
53%	GOOD	20%	GOOD
33%	FAIR	62%	FAIR
8%	POOR	18%	POOR
7%	DON'T KNOW	0%	DON'T KNOW

Cleanliness of the Downtown:

Consumers		Business Owners	
61%	GOOD	42%	GOOD
20%	FAIR	49%	FAIR
5%	POOR	9%	POOR
12%	DON'T KNOW	0%	DON'T KNOW

Consumers and business owners did agree when it came to rating parking and traffic circulation. A majority of both groups of respondents rated each of these characteristics as being good. It is easy to see how this could be, since the addition of the two parking docks and the diverting of traffic through the downtown using Granger Avenue.

Convenience of Parking:

Consumers		Business Owners	
54%	GOOD	47%	GOOD
24%	FAIR	40%	FAIR
13%	POOR	13%	POOR
9%	DON'T KNOW	0%	DON'T KNOW

Traffic Circulation:

Consumers		Business Owners	
48%	GOOD	47%	GOOD
35%	FAIR	47%	FAIR
9%	POOR	6%	POOR
8%	DON'T KNOW	0%	DON'T KNOW

According to both surveys, consumers and business owners find downtown sales people to be helpful and friendly. Sixty-one percent of consumers and 53 percent of business owners rated this characteristic good.

Helpfulness/Friendliness of Sales People:

Consumers		Business Owners	
61%	GOOD	53%	GOOD
14%	FAIR	33%	FAIR
5%	POOR	2%	POOR
20%	DON'T KNOW	11%	DON'T KNOW

The most negatively rated characteristics were those pertaining to goods sold. Consumers and business owners are not impressed with the variety of goods sold and the cost of goods. Forty-two percent of business owners rated the variety of goods sold as being poor. The only characteristic that a majority of consumers rated as fair (37 percent), was the price of goods. It is interesting that business owners agree (57 percent). Both groups did however disagree over the quality of goods sold. Fifty-eight percent of business owners rated this characteristics as fair, while 47 percent of consumers rated it good.

Variety of Goods Sold:

Consumers		Business Owners	
32%	GOOD	22%	GOOD
30%	FAIR	36%	FAIR
18%	POOR	42%	POOR
20%	DON'T KNOW	0%	DON'T KNOW

Cost of Goods Sold:

Consumers		Business Owners	
22%	GOOD	30%	GOOD
37%	FAIR	57%	FAIR
21%	POOR	14%	POOR
20%	DON'T KNOW	0%	DON'T KNOW

Quality of Goods Sold:

Consumers		Business Owners	
47%	GOOD	38%	GOOD
28%	FAIR	58%	FAIR
5%	POOR	0%	POOR
20%	DON'T KNOW	4%	DON'T KNOW

BUSINESS SURVEY

In addition to asking business owners their opinions about downtown characteristics, they were asked a series of questions about their business. The following are the most important findings:

- 78 percent of respondents rent their place of business.
- 49 percent of the respondents have been in business less than four years, while 40 percent have been in business for ten or more years.
- Respondents find that mornings are the busiest time of the day, while the busiest days of the week are Mondays, Fridays, and Saturdays.
- 69 percent of respondents stated that their clientele was the same as it was five years ago.

- Over the last five years, 58 percent of respondents said that their business had improved, while 35 percent stated that it had stayed the same, and only 7 percent found that business had declined.

- If given the opportunity to move out of the downtown only 12 percent said they would leave.

- 55 percent of the respondents said their storefront did not need any improvements, while 45 percent felt the need for improvements.

- 66 percent of business owners surveyed would make changes based on the results of this study.

Some of the results require a more in depth description. When asked to describe the frequency which a majority of their customers use their business, most responded that their clientele does not shop on a daily basis.

QUESTION 5: Which best describes how frequently the majority of your clientele uses your business?

2%	DAILY
14%	AT LEAST THREE OR FOUR TIMES A WEEK
14%	ONE OR TWO TIMES A WEEK
21%	TWO OR THREE TIMES A MONTH
19%	ONCE A MONTH
30%	LESS THAN ONCE A MONTH

According to business owners, the majority of their clientele stay less than sixty-minutes while doing business. Forty-six percent stated that their clientele stay less than fifteen minutes.

QUESTION 6: About how long does the majority of your clientele stay while doing business with you?

13%	LESS THAN FIVE MINUTES
33%	FIVE TO FIFTEEN MINUTES
27%	SIXTEEN TO THIRTY MINUTES
18%	THIRTY-ONE TO SIXTY MINUTES
7%	ONE TO TWO HOURS
2%	MORE THAN TWO HOURS

Finally, business owners were asked a series of questions about promotional activities. When asked how they promote their business, 60 percent said by word-of-mouth. When asked the degree to which their window displays are responsible for attracting customers, only 10 percent felt they were largely responsible. They also stated that they rarely change their window displays.

QUESTION 10: What is the <u>most</u> important way that you promote your store and attract customers?

12%	NEWSPAPER ADVERTISEMENTS
5%	RADIO ADVERTISEMENTS
2%	GROUP PROMOTIONS
7%	WINDOW DISPLAYS
60%	WORD-OF-MOUTH
14%	OTHER

QUESTION 11: To what degree are your window displays responsible for attracting your customers?

10%	LARGELY RESPONSIBLE
38%	MODERATELY RESPONSIBLE
36%	NOT RESPONSIBLE AT ALL
17%	CAN'T DETERMINE

QUESTION 12: How frequently do you change your window displays?

29%	MORE THAN ONCE A MONTH
7%	ABOUT ONCE A MONTH
14%	ABOUT EVERY TWO MONTHS
7%	ABOUT EVERY TWO TO FIVE MONTHS
5%	ABOUT EVERY SIX MONTHS
10%	ABOUT EVERY SEVEN MONTHS TO ONCE A YEAR
36%	NEVER
17%	OTHER

The business survey utilized open-ended questions where respondents were asked to provide a written answer. Business owners were asked in questions 15 and 16 to provide their own ideas for additional businesses and services, as well as to detail what can be done to improve the downtown.

QUESTION 15: What types of additional businesses or services do you feel would complement the existing businesses in the downtown?

- Gift shop
- More retail business
- Bake shop/Coffee shop
- Deli
- Variety store
- Bookstore/Cafe
- Entertainment
- Food store
- Children's clothing
- Shoe store
- Women's clothing
- Gift store
- Hobby shop
- More service businesses
- Hardware store
- Office supplies
- Department store
- Bagel shop

QUESTION 16: What do you feel is the single biggest issue to be addressed to make Downtown Marlborough a better place to do business?

- Stop loitering by young kids
- Team spirit
- Bring in retail
- Fill empty store fronts, more stores
- Lighting and safety
- Property taxes and gangs
- Traffic flow
- Spruce up
- Signage
- Variety of merchandise
- More variety stores - less used items stores
- Lower commercial tax rate
- Restoration of town owned properties
- Get rid of parking attendant

In conclusion, both surveys reflect a rather positive view of Downtown Marlborough. Consumers revealed that the downtown provides access to important services such as banking and government institutions. Consumers find the downtown to be attractive and safe, but would like to see better variety and quality of goods. Business owners who responded to the survey had an optimistic outlook regarding the downtown. Besides revealing many important factors about their business habits, they clearly feel that the downtown serves their business needs.

CONSUMER PREFERENCES

To understand the consumer preferences, the Research Team consulted The 1992 Lifestyle ZIP Code Analyst. The Lifestyle ZIP Code Analyst has been designed as an up-to-date, cost-effective and convenient reference source for anyone doing economic analysis at a local level. It profiles American population demographics and extensive lifestyle information such as interests, hobbies, and activities popular in each geographic market or zip code.

The demographic profile contains information on such demographic variables as Retail Sales, Buying Power Index, Adult Population and Households, Household Type, Age of Householder, Household Income, Home Ownership and Presence of Children by Age of Child.

The Lifestyle Profile contains information for the following lifestyle activity groups :

DOMESTIC LIFE
HIGH TECH
THE GOOD LIFE
OUTDOOR ACTIVITIES
SPORTS & LEISURE

Within each group, a set of lifestyle activities is reported. For each activity, three lines of data are presented by ZIP code. The first line contains a percentage estimate of households interested in that activity. The second line contains an index comparison of the ZIP code versus the total U.S. The third line contains an index comparison of the ZIP code versus the Arbitron's Area of Dominant Influence (ADI). The ADI is a market defined as a television viewing region based on measurable viewing patterns of individuals making up the area. Each county in the U.S. is allocated exclusively to one ADI. ADIs are defined by the Arbitron's Rating Company. Marlborough falls in the Boston, MA ADI. This ADI consists of Barnstable, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, and Worcester Counties in

Massachusetts, Belknap, Cheshire, Hillsborough, Merrimack, Rockingham, Strafford, and Sullivan Counties in New Hampshire and Windham County in Vermont.

The ADI and U.S. Index comparisons allow users of The Zip Code Analyst to evaluate the lifestyle activity of a ZIP code in relation to the ADI or U.S. profile. For example, an index greater than 100 indicates that the ZIP code contains an above average concentration of households with a particular lifestyle activity. An index value less than 100 indicates that the ZIP code contains a below average concentration of households with a particular lifestyle activity.

DOMESTIC LIFE

Domestic Life discusses the level of interest in participating in certain domestic activities. Examples of these activities are book reading, gardening, crafts, sewing, having a home workshop, having household pets, indulging in collection of stamps and collectibles, and an interest in automotive work.

Marlborough shows higher than average concentration of households (12.8%) with adults interested in automotive work as compared to the Area of Dominant Influence (ADI). The activities of automotive work enthusiasts include installing spark plugs (35%), installing shock absorbers (10%), adding or changing motor oil (50%), installing oil filters (45%), draining radiators to add antifreeze (30%), installing air filters (25%), installing car batteries (15%), and installing radio or tape players(20%). These individuals tend to like to listen to country music and read automotive, fishing, hunting, and mechanics or technology magazine.

Though it has a higher concentration of households as compared to U.S. and the ADI interested in collecting coins and stamps and collecting collectibles/collections, only 8% and 11.2 % of the population is involved in these two activities respectively. According to the ZIP code analyst, Coin/stamp collecting enthusiasts enjoy collecting both as a hobby and as an investment strategy. They are 1.8 times more likely to invest in stocks, bonds, or real estate than the average U.S. household. Over 19% also enjoy collecting antiques and fine art. Households with an interest in collectibles/collections are 3.2 times more likely to collect art and antiques and 2.8 times more likely to collect stamps than the average U.S. household. They also enjoy crafts (45%), home decorating (39%), and entering sweepstakes (29%). Collecting enthusiasts are more likely to read home service magazines and watch prime time mysteries on TV than the general U.S. adult population.

Marlborough also shows a high percentage (23.3%) of households involved in crafts. This concentration is 10% lower as compared to U.S. and 4% higher as compared to the Area of Dominant Influence (ADI). Crafts enthusiasts are predominantly married females. They enjoy reading books (46%), sewing (44%), needlework and knitting (48%), and home decorating (36%). Nearly 59 percent own a sewing machine. About 22.2% of the households has an adult interested in Home Workshop. Home workshop enthusiasts are more likely to own the following tools and accessories: electric router (20%), stationary table saw (15%), stationary radial arm saw (5%), portable workbench (15%), electric sander (35%), portable circular saw (35%), paint sprayer (15%), electric drill (55%), portable jig or sabre saw (35%), and air compressor (20%). They are also more inclined than the general adult population to order workshop tools through the mail. They enjoy woodworking, refinishing furniture, and reading mechanics and technology magazines. The concentration of households interested in Home Workshop is 3% lower than U.S. and 7% higher than in the ADI.

People with an interest in self-improvement seek to improve the physical, mental, and financial aspects of their lives. In Marlborough, about 15.9% of the households have at least one adult who seek such self-improvement, 1% lower than the entire U.S. and 7% higher than the ADI. Compared to the U.S. adult population, they are 2.4 times more likely to be involved in career oriented activities such as attending seminars and night classes, 2.2 times more likely to eat health foods, 1.8 times more likely to attend cultural arts events, and 1.9 times more likely to invest in real estate. Other prominent interests of self-improvement enthusiasts include home decorating (44%) and fashion (28%).

About 30.3% of the households in Marlborough are household pets enthusiasts. However, this concentration is lower than both the U.S. and ADI. Pet owners are more likely to play home video games, record and rent video tapes, and own four wheel drive vehicles. About 28.3% of the households consist of at least one adult who is interested in gardening. In this case also, the concentration is lower than the U.S. and ADI. About 80% of gardening enthusiasts enjoy outdoor gardening and over half engage in indoor gardening. They are more likely than the general adult population to plan and maintain a garden (33% of which are less than 250 square feet), own a garden tractor, tiller, gas or electric trimmer or edger and purchase seeds, plants or garden supplies through the mail. Gardeners like to buy flower seeds, gardening fertilizers, outdoor shrubs and plants, trees, vegetable plants, and vegetable seeds. Most spend less than $60 per item each year. They are more inclined to read gardening magazines. Interests in other activities such as crossword puzzles, current affairs, entering sweepstakes, health foods/vitamins, sewing etc. are all lower than the U.S. and ADI.

Businesses which may succeed in Downtown Marlborough based on the domestic living pattern of residents in Marlborough are a bookstore dealing in both old and new books, a crafts/sewing center which includes materials for other interests such as woodworking and knitting, a gardening store specializing in gardening equipment, soils, and a nursery. The city may be able to sustain an antique shop which deals also with collectibles and stamps.

HIGH TECH

High Tech activities deal with interest of adults in such products as personal/home computers, home video games, photographic equipment, stereos and VCRs. It gives an indication of the success of businesses dealing high tech products.

The city of Marlborough shows a higher concentration of households involved or interested in all HIGH TECH activities as compared to U.S. and the Area of Dominant Influence (ADI). Electronic enthusiasts constitute 10.8% of the households in Marlborough. This is 21% greater than U.S. and 36% greater than the ADI. Electronics enthusiasts are characterized by a fascination with high tech products. They are two times more likely to own a personal computer, 1.7 times more likely to own a video camera, and 1.6 times more likely to own a CD player than the general U.S. population. Over 60% of the households with an interest in electronics own a VCR. Electronics oriented householders like to spend time maintaining a home workshop (46%), working on automobiles (41%), keeping up with science and new technology (32%), and reading science fiction (22%).

Though only 11.9 percent of the households show an interest in home video games, the concentration of households is 36% greater than the Area of Dominant Influence (ADI) and 5% greater than the U.S. These households are more likely to own a personal computer and 1.8 times more likely to play electronic games than the general adult population. Nearly 60% of households containing home video game enthusiasts also contain children below 18 years living at home. Over 10% of these households have purchased at least one children's video game in the past 12 months. About 23.9 percent of the households own a personal/home computer. This is only 1% higher than the ADI and 17% higher than U.S. Twenty-five percent of personal computer enthusiasts own financial software, 15 % own database or filing software, 25% own word processing software, 20% own education or training software, and

30% own game or entertainment software. A majority of these people purchased their personal computer systems for $500 or less. They are more likely to listen to classical music and read computer, business, finance, mechanics, technology, and science magazines.

Over 26% of the households in Marlborough have at least one adult who is a photography enthusiast. This is 17% higher than the ADI and 32 percent higher than U.S. Index. About 25% of photography enthusiasts participate in this activity at least once a week. They are more likely to own 35mm SLR cameras, 35mm SLR auto focus cameras, and movie cameras than the general adult population. Over 50% purchase at least seven rolls or packs of film a year. They prefer to process film at a specialty camera store, one hour service center, or through mail order service. Photography enthusiasts are more likely to listen to progressive rock and classical music and read automotive, epicurean, photography, airline, computer, travel and science magazines.

Even though only 8.8% of the households in Marlborough have people interested in Science Fiction, the concentration of these households is much higher as compared to the ADI and U.S. More than 60% of science fiction enthusiasts are between 25 and 44 years of age. They are well informed on issues concerning science, nature, the environment, and new technology. They surround themselves with high tech toys, including personal computers (35%), photographic equipment (36%), stereo equipment (65%), video recorders (63%), and video games (24%).

Science/new technology enthusiasts enjoy using personal computers (48%), keeping up with wildlife and environment issues (37%), reading science fiction (36%), and working with electronic equipment (32%). Single male householders account for nearly 35% of science/new technology aficionados. Marlborough has 11.4% households with technology enthusiasts. This is as much as 38% greater than the U.S. and 19% greater than the ADI.

More than half of the households in Marlborough have people interested in stereo music. These people are more likely to own a cassette recorder or player, equalizer, headphones, compact or laser disc player, portable radio or tape player, receiver-amplifier, speakers, reel to reel tape recorder, and turntables. About 20% of stereo music enthusiasts buy at least 11 records or tapes each year and 70% buy audio records or tapes from record clubs. This group of adults likes to listen to progressive rock and urban contemporary music, read music magazines, and watch late night talk shows on TV.

VCR recording/viewing householders take pleasure in owning high tech products and electronic gadgetry. They are 1.4 times more likely to subscribe to cable TV, 1.6 times more likely to own a personal computer and 2 times more likely to purchase home video games than a typical U.S. household. Other prominent activities of VCR recording enthusiasts include listening to stereo music (61%) and photography (30%). In Marlborough 36.7% of the households are VCR enthusiasts, about 4% lower than the U.S. and 7% higher than the ADI. Similarly 42.3% of the households are interested in watching cable TV, 3% higher than U.S. and 9% higher than the ADI. Nearly one-third of households with an interest in watching cable TV are heavy cable TV viewers (watched 15 or more hours in the past seven days). They regularly watch a variety of pay channels including HBO (31%), Showtime (8%), Cinemax (7%), The Disney Channel (6%), and The Movie Channel (5%). Nearly one-half subscribe to at least one pay channel.

High tech products find a very enthusiastic market in Marlborough. An ideal business would be one which brings together the State of the Art high tech products under one roof. However, whether the downtown is an ideal location for such a business is a matter of debate. The other business which may succeed in Marlborough is a photography studio dealing with cameras, repairs and a good developing lab.

GOOD LIFE ACTIVITIES

Good life activities refer to the finer aspects of life and standard of living. They give an indication of the cultural and social preferences of the population. Good life activities include attending cultural and art events, interest in fashion clothing, collecting art and antiques, home furnishing, traveling, cooking gourmet food and investing in stocks and real estate. Career-oriented activities such as attending seminars and purchasing instructional books and video tapes are also measures of good life.

Career-oriented activities in Marlborough are 36% higher than US and 19% higher than the Area of Dominant Influence (ADI). About 16.1% of households in Marlborough are interested in career-oriented activities. People interested in career-oriented activities are more likely to work in professional, technical, and managerial positions with a keen eye on advancing their careers. They have a greater likelihood to become involved in self-improvement and education programs. These activities include attending seminars, pursuing a graduate or postgraduate degree, and purchasing instructional books and video tapes to help them go ahead. Interest in career-oriented activities declines with age. The majority of these people are age 34 years or younger.

In Marlborough 14.3% of the households have adults with an interest in fashion clothing. Single female households account for more than one-third of fashion clothing enthusiasts. Fashion conscious householders are heavy credit card users (four out of every ten are frequent users of department store credit cards). Compared to a typical U.S. household, male fashion enthusiasts are at least 2.8 times more likely to spend $250 or more per item for business suits and sport jackets. Female fashion enthusiasts are at least 1.5 times more likely to spend $75 or more per item for swim suits, sweaters, skirts, blouses, dresses, and designer jeans. Over 5% of fashion conscious householders purchased a fur coat in the last 12 months.

Adults with an interest in Frequent Flying are 9 times more likely to belong to an airline sponsored frequent flyer program than the general U.S. population. Nearly 28% of these frequent flyers are members of 3 or more programs. Marlborough has 18.7% households with frequent flyers, 62% greater than U.S. and 9% greater than the ADI. Over 50% have traveled to a foreign country within the past 3 years. Frequent flyers are heavy business travelers. Approximately 12 out of every 100 have made 20 or more business trips and nearly 65% have made up to 9 business trips in the past 12 months.

Marlborough has 22.5% households keen on home furnishing/decorating. This concentration is 18% and 20% higher than U.S. and ADI respectively. People with an interest in home furnishing/decorating are more likely to have purchased a sofa (48%), cedar chest (21%), kitchen furniture (57%), dining room furniture (48%), or wall-to-wall carpeting (47%) in the past year than the average U.S. household. Over 9% of decorating enthusiasts are actively involved in refinishing furniture.

Money making opportunities attract adults from only 9.3 households, which is 1% higher than the U.S. and 19% higher than the ADI. Nearly 20% of the people with an interest in money making opportunities are heavy lottery players (played six or more times during the past 30 days). They are 1.5 times more likely to participate in casino gambling than the average general U.S. population.

Real Estate Investments also find greater interest in Marlborough than the U.S. by 29% and the ADI by 18%. About 8.1% of the households in Marlborough have adults interested in Real Estate Investment. People interested in real estate investments are approximately 5 times more likely to own investment real estate than the general adult population. They are more inclined to read business, finance, and sports magazines.

Wines also find great popularity in Marlborough with about 16.7% of the households having adults who consume a wide variety of wines and related alcoholic beverages. More than 50% drink domestic dinner or table wines, 40% drink wine or spirit coolers, 15% drink port, sherry, or dessert wines, and 30% drink champagne or sparkling wines. They are more likely to listen to classical music, read Epicurean and women's fashion magazines, and watch news specials on TV.

Gourmet cooking and fine foods enthusiasts although 2% lower in Marlborough as compared to the Area of Dominant Influence is 23% higher than in the U.S. These enthusiasts constitute a large proportion of households in Marlborough, at 24.9%. People interested in gourmet cooking like to cook for fun. They tend to make salad dressings from scratch. They are much more likely to listen to classical music, read Epicurean magazines, and watch television news specials than the general adult population. Similarly 17.6% of the households have people interested in cultural/arts events even though the concentration is less than the ADI by 9% but higher than U.S. by 17%. People interested in cultural/arts events are twice as likely to attend music, dance, and live theater performances than the general U.S. adult population. They are more inclined to listen to classical and easy listening music. They read more airline, Epicurean, business, finance, general editorial, science, travel, and women's fashion magazines than the general adult population.

Based on the good life activities participation in Marlborough, certain businesses may be targeted. As has been mentioned earlier an art/antique store is a good business for downtown Marlborough. Service business that might have a good market is a Travel Agency. A retail store specializing in exotic and oriental foods, good wines and alcoholic beverages, and a good bakery may find a niche in the market and may find a downtown an ideal location. The other business which may find a good market is a home furnishing and decorating business.

OUTDOOR ACTIVITIES

Outdoor activities include interest in activities such as camping/hiking, fishing, hunting/shooting, motorcycles, recreational vehicles/four wheel drives and wildlife/environment.

Nearly 22.7% of the households in Marlborough have adults who are camping/ hiking enthusiasts. This is greater than the U.S. average by 2% and by the ADI average by 127%. People interested in camping/hiking activities take more camping trips than the general adult population. Approximately 15 percent own a camper. They are more likely to listen to progressive rock and country music. They are also likely to read automotive, fishing, hunting, mechanics, and technology magazines.

Hunting/shooting, though not as popular as the U.S. average, is more popular in comparison to the Area of Dominant Influence (ADI). About 8.2% of the households have hunting/shooting enthusiasts. Activities of hunting/shooting enthusiasts include hunting with a rifle (60%), hunting with a shotgun (60%), target shooting (33%), and archery (20%). About 25% go hunting at least once a week. These adults are more inclined to listen to rock, country, and adult contemporary music. They read automotive, fishing, hunting, sports, motorcycle, mechanics, and technology magazines and enjoy watching sports programs on TV.

Motorcycles and Recreational Vehicles enthusiasts constitute close to 6% of all households in Marlborough, both 16% more than the ADI average. Motorcycle enthusiasts are most likely to own street bikes (68%) and dirt or trail bikes (21%). Single males account for over one-third of motorcyclists. They are 2.5 times more likely to watch televised motorcycle racing than a typical U.S. household. Recreational vehicle enthusiasts are more than 3 times more likely to own a motor home, snow mobile, power boat, all terrain vehicle (ATV), or tent trailer compared the U.S. population. They are 2.5 times more likely to own a truck-mounted camper. They enjoy outdoor related activities such as camping and hiking (60%), fishing (47%), hunting (36%), and motor cycling (22%).

Based on the outdoor activity participation in Marlborough, the business most likely to succeed is a sports store dealing with primarily camping/hiking gear and equipment for fishing and other outdoor activities.

SPORTS & LEISURE

Bicycling, boating/sailing, bowling, golf, physical fitness/exercise, running/jogging, skiing, tennis, walking for health, and watching sports on TV constitute sports and leisure activities.

In Marlborough 18.1% of the households have adults who bicycle frequently. Nearly 40% of cycling enthusiasts bike at least once a week; more than 25% bike at least twice a week. Approximately 80% own a bicycle. They are more likely to enjoy progressive rock music, read sports magazines, and watch sports programs on TV. Marlborough has a higher than average rate of participation as compared to U.S. and the ADI rate or participation (8% higher than U.S. and 4% higher than the ADI).

Golf is another very popular sporting and leisure activity in Marlborough. About 22.3% of households have at least one adult participating in this activity. This rate of participation is higher than the U.S. rate of participation by 21% and the Area of Dominant Influence rate of participation by 13%. About 30% of the people with an interest in golf play at least once a month. Nearly 70% have their own golf clubs. Golfers are much more likely to belong to a country club than the general adult population and are several times more inclined to watch golf on TV and attend golf tournaments. They are more likely to read airline, business, finance, computer, metro entertainment, sports, and travel magazines and watch prime time sports, baseball, football, and tennis on TV.

As high as 41.7% of the households in Marlborough have at least one adult who is a physical fitness/exercise enthusiast, the rate of participation in this activity being 25% greater than the U.S. and 11% greater than the ADI. People with an interest in physical fitness like to work out in a health club or gym (15%), participate in aerobic exercises (50%), bicycle (20%), jog (10%), and lift weights (15%). More than 35% own a bicycle, 30% own weight lifting equipment, and 15% own a stationary bike. They are inclined to listen to progressive music and read travel magazines.

Running and jogging is an activity that finds participation from adults in 14.3% of the households in Marlborough, which is 24% higher than the U.S. rate of participation and 8% higher than the ADI rate of participation in this activity. Over 50% of running/jogging enthusiasts jog at least once a week. They are much more likely to watch marathons, road running, triathlons, endurance, and track and field events on TV. They tend to listen to progressive rock and classical music and read airline, business, finance, computer, music, photography, science, health, and sports magazines.

Snow skiing is popular among 19.8% households in Marlborough. This rate of participation is 145% greater than the U.S. rate of participation and 24% greater than the ADI rate of participation. Over 70% of snow skiing enthusiasts prefer downhill skiing while 40% prefer cross country skiing. Slightly over 10% enjoy both downhill and cross country skiing. About 33% of downhill skiers report that they ski at least once a month. Approximately a quarter of snow skiers also water ski. Skiers are more inclined to listen to rock, classical, and adult contemporary music and read airline, business, finance, computer, music, photography, science, and sports magazines. They also enjoy watching sports programs on TV.

Although tennis is played frequently by adults in only 9.8% of the Marlborough households, this rate is higher than the U.S. rate by 45% and ADI rate by 3%. About 25% of tennis enthusiasts play tennis at least once a week. They are likely to belong to a country club and are inclined to watch tennis on TV or attend tennis tournaments. They are also more inclined to listen to rock and classical music and read airline, business, finance, music, photography, and sports magazines.

Nearly 40% of the households in Marlborough have adults who follow sports on TV. This group of predominantly male sports fans enjoys viewing a wide variety of sports programming on TV. The types of sports events most often viewed include professional football (60%), college football (35%), baseball (35%), professional basketball (25%), and college basketball (25%). The rate of participation in this activity is 1% less than the U.S. rate of participation and 11% more than the ADI rate of participation.

Downtown may be an ideal location for a physical fitness/exercise center which deals also with equipment for physical fitness. As mentioned earlier a sports store focusing on hiking/camping equipment is likely to succeed in Marlborough. This fact is reinforced by the high percentage of people interested in other sporting activities such as golf, skiing and playing tennis. The sports store could be made to include other equipment such as skiing gear, golfing equipment and other sport gadgets.

SUMMARY OF FINDINGS

Based on the Lifestyle ZIPcode Analyst, one can make assumptions on what kind of businesses are likely to do well and maintain their own niche in the face of competition.

Businesses which may succeed in Downtown Marlborough based on the **domestic living pattern** of residents in Marlborough are: a bookstore dealing in both old and new books, a crafts/sewing center which includes materials for other interests such as woodworking and knitting, a gardening store specializing in gardening equipment, soils, and a nursery. The city may be able to sustain an antique shop which deals also with collectibles and stamps.

High tech products find a very enthusiastic market in Marlborough. An ideal business would be one which brings together a variety of State of the Art high tech products under one roof. However, whether the downtown is an ideal location for such a business is a matter of debate. The other business which may succeed in Marlborough is a photography studio dealing with cameras, repairs and a good developing lab.

Based on the **good life activities** participation in Marlborough, certain businesses may be targeted. As has been mentioned earlier an art/antique store is a good business for downtown Marlborough. Another business which is likely to succeed is a Travel Agency. However, this is more of a service business. A retail store specializing in exotic and oriental foods, good wines and alcoholic beverages, and a good bakery may find a niche in the market and for this kind of a store, the downtown may be an ideal location. The other business which may find good demand is a home furnishing and decorating business.

Based on the **outdoor activity** participation in Marlborough, the business most likely to survive is a sports store dealing primarily with camping/hiking gear with equipment for fishing and other outdoor activities. This fact is reinforced by the high percentage of people interested in other **sporting activities** such as golf, skiing and playing tennis. The sports store could be made to include other equipment such as skiing gear, golfing equipment and other sport gadgets. Downtown may be an ideal location for a physical fitness/exercise center which deals also with equipment for physical fitness.

A detailed description of the various categories is given in the section on Consumer Preferences. A summary of Consumer characteristics is also summarized in tabular form in the Appendix E.

MARKET DEMAND

THE POTENTIAL CONSUMER DEMAND FOR RETAIL PRODUCTS

The Retail Report (Appendix F) is a detailed calculation of potential demand for specific retail goods for Downtown Marlborough's Primary Trade Area. This calculation was based on the Consumer Expenditure Survey (1992). The potential demand for a particular retail product is calculated by multiplying the average household expenditure (in 1992 dollars) on that product in households within particular income categories by the total households in that income category (available from CACI for 1995). In this way the potential demand for major products is calculated and this is aggregated to get the total retail product demand for Marlborough. The product categories used were as follows:

FOOD

- Food at home
- Food away from home
- Alcoholic Beverages

HOUSEHOLD PRODUCTS

- Furniture
- Floor Coverings
- Major Appliances
- Small Appliances and Miscellaneous Housewares
- Miscellaneous Household Equipment

APPAREL PRODUCTS

- Men's Apparel - 16 and over
- Boy's Apparel 2 - 15
- Women's Apparel - 16 and over
- Girl's Apparel 2 - 15
- Children's Apparel - Under 2
- Footwear
- Other Apparel Services and Products

PERSONAL CARE AND ENTERTAINMENT PRODUCT

- Prescription Drugs and Medical Supplies
- Entertainment Fees and Admissions
- Televisions, Radios and Sound Equipment
- Pets, Toys and Playground Equipment
- Other Entertainment Supplies and Services
- Personal Care Products and Services
- Reading
- Tobacco Products and Smoking Supplies

The total potential demand for the primary trade area of Marlborough is $180,949,784 for the above products, calculated in 1992 dollars. This is summarized in the Table below :

Figure 5.1 : Potential Demand for Retail Products for the Primary Trade Area of Marlborough

PRODUCT	TOTAL $ DEMAND	% DEMAND
Food at Home	41,081,357	22.70
Food Away from Home	35,489,276	19.61
Alcoholic Beverages	6,587,612	3.64
Household Textiles	1,873,485	1.04
Furniture	5,190,710	2.87
Floor Coverings	2,505,292	1.38
Major Appliances	2,136,750	1.18
Small Appliances and Misc. Housewares	1,276,640	0.71
Miscellaneous Household Equipment	7,798,450	4.31
Men's Apparel - 16 and over	6,648,017	3.67
Boys Apparels 2 - 15	1,165,297	0.64
Women's Apparel 16 and over	11,964,410	6.61
Girls Apparels 2 - 15	1,713,801	0.95
Children's Apparel -Under 2	1,272,748	0.70
Footwear	5,166,656	2.86
Other Apparel Services & Products	5,058,650	2.80
Prescription Drugs and Medical Supplies	4,362,083	2.41
Entertainment Fees & Admissions	7,558,153	4.18
Televisions, Radios and Sound Equipment	7,509,016	4.15
Pets, Toys & Playground Equipment	4,715,585	2.61
Other Entertainment Supplies & Services	6,002,577	3.32
Personal Care Products & Services	6,745,754	3.73
Reading	3,022,797	1.67
Tobacco Products and Smoking Supplies	4,104,671	2.27
TOTAL DEMAND FOR RETAIL GOODS	180,949,784	100.00

Source : U.S. Department of Labor, Consumer Expenditure Survey, 1992; CACI;

Although the potential demand for retail products was determined, the Research Team was unable to calculate the actual demand for retail goods. Two sets of information, actual retail expenditures for the City of Marlborough and the total square footage of retail establishments in the downtown, were not available. If these figures had been available, they would assist in determining the percentage of retail business the downtown is capturing in relation to the city as a whole. The potential demand figures were however incorporated into the retention, enhancement, and recruitment strategy.

BUSINESS INVENTORY

There are approximately one hundred sixty-seven establishments located in Downtown Marlborough. They are categorized into employment classification sectors by a system called the Standard Industrial Classification Code. A table showing a complete list of uses located in the downtown study area along with their standard industrial classification code is presented in Appendix G. These classification codes provide some insight into types of businesses located in the downtown by grouping them into employment categories.

BUSINESS TYPES

The three primary types of business located in Downtown Marlborough according to the business categories provided by the SIC Codes are: 1. Service Establishments 2. Finance, Insurance, and Real Estate, 3. Retail Trade. This type of primary business composition is common for most downtowns. In addition to the main categories, there are also some examples of construction, manufacturing, transportation, public utilities, and wholesale trade operations. However, all of these establishments when combined only add up to about 16 businesses, or less than 10% of the downtown businesses.

The most common type of business located in the Downtown Marlborough study area according to SIC Codes are service businesses. For example, there are eighteen attorneys located in the study area. There are also eleven professional medical related businesses such as dentists, chiropractors, and optometrists in the downtown. The next largest composition of service related businesses in the downtown are churches. There are four churches in the study area.

The second most common type of business located in the downtown study area are Retail Trade businesses. The most dominant element present from this sector are restaurants. There are eleven located in the downtown that provide a wide variety of food selection. This is a significant advantage for the downtown. There are also four jewelry stores located downtown. The next most prevalent of this category are the two auto parts stores. Other than these businesses, there is a very limited variety of other types of retail establishments. They are small businesses that are spread throughout the study area.

Finance, insurance and real estate are the final primary category of businesses located in the downtown Marlborough study area as determined by the SIC Codes. There are five banks located in the study area. They are both regional and local institutions. They, along with the post office are the most common reason people give for going to downtown Marlborough. Therefore they are crucial to the future success of the downtown. In addition to the banks, there are seven insurance agents in the study area. They include auto insurance, fire insurance, and life insurance. According to the SIC Codes which includes apartment complexes and boarding houses uses as well as businesses, there is only one apartment complex located in the downtown. This figure is misleading because the one structure includes a large number of housing units.

The final employment sector identified by the SIC Codes are Public Administration offices. Most of the government sector offices are located in the Downtown area because City Hall is located in the center of the downtown. Many of the major municipal offices are located within City Hall.

IMPORTANT USES

The five uses which have the most dominant influence over the present character and future potential for the downtown are the restaurants, churches, the elderly apartment units, banks and civic offices. Each establishment has a different impact on the downtown and therefore should be analyzed separately.

The restaurants located in Downtown Marlborough are clearly one of the most positive elements of the downtown. They are each unique and provide a wide variety of food options. These restaurants should begin to market themselves to both the local population as well as the enormous hotel population that exists in the city. Each restaurant could potentially attract a large number of customers who may choose to shop in other downtown stores both before and after they have their meals. The restaurants should be included in future marketing campaigns and brochures to attract some of the hotel population that is located within close proximity to the downtown.

There are four churches located in the downtown market study area. The churches are all large and beautiful and therefore provide the downtown with a picturesque character that is unique to Marlborough and therefore positive to the area. However, the churches do not appear to provide any significant economic benefit to the downtown market. They attract people primarily on Sundays or evenings when the rest of the market area is closed. They also tend to attract other businesses to the study area that do not provide significant economic benefit to the downtown such as the two funeral parlors and the three social service organizations.

The Elderly apartment complex has a unique impact on the downtown market conditions. The complex provides a large number of residents who have particular shopping needs. As a result, some of the stores in the study area tend to target their business to the elderly. For example the downtown has an orthopedic shoe store, two vision stores and a hearing aid store that clearly cater their business to meet the needs of the elderly.

The four banks that are located in the downtown study area provide a key ingredient to both the present and future success of the area. The banks are all walk-in banks, and therefore provide a steady stream of pedestrian traffic to the study area. In the consumer survey, most respondents identified the banks as being one of the key reasons they had for traveling to the downtown. The banks can also provide the downtown with financial support that is often not available in other communities. They can provide loans to help entrepreneurs start new businesses in the downtown and they can provide financial assistance to improve existing businesses. The banks are a positive resource that should continue to provide benefits to the downtown.

Most of the civic offices are located in the downtown study area. The city hall and the post office are located in the downtown. These offices are an important factor to the future success of the downtown, because they attract people to the downtown who come there to conduct civic business as demonstrated by the consumer surveys. These citizens become potential customers for the stores that are located in the downtown. City Hall and the Post Office also add to the character of the downtown by making it the central point of civic importance for the city.

MARLBOROUGH BUSINESS CLUSTERS

A good location for business is generally considered to be one where sales are maximized and profits are generated. In a downtown, a good location for a store is often near other stores that attract the same types of customers. This increases pedestrian traffic and thus increases the potential to sell more products. This concept is known as business clustering. The leasing agents in a downtown should attempt to identify potential existing clusters and attempt to expand upon them to improve the business climate for the entire downtown.

The three types of clusters that are developing in Marlborough are compatible business clusters, competitive business clusters, and a service business cluster. A compatible business cluster is usually a group of retail businesses that share a particular customer demographic characteristic such as age, income, or lifestyle. A competitive business cluster are businesses that sell the same or similar products and the consumer is able to compare goods for price and style (Main Street 1990). A service business cluster usually includes businesses such as legal offices and insurance agents.

There are two compatible business clusters developing in downtown Marlborough. The first is a cluster of businesses that cater to the elderly population. This is due to the large customer base created by the senior housing located in the heart of the downtown. Some of the types of businesses that are catering to this group of consumers is the orthopedic shoe store, the vision center, and the hearing aid store. This cluster should continue with most of these businesses located within short walking distance of the senior center. The second group of businesses that have the potential to form a cluster are businesses that cater to the lower income neighborhoods adjacent to downtown. These businesses include the pager store, the laundromat, the thrift store, and the check cashing store.

The competitive business cluster located in the downtown are the restaurants. There are eleven restaurants located in the downtown study area that provide potential customers with a variety of dining options. The restaurants are spread throughout the downtown, however, the downtown is small enough to encourage the consumer to choose the type of restaurant based on taste and preference rather than strategic location.

The service business cluster is the largest cluster located in the downtown area. There are eighteen attorneys providing legal service in the downtown study area. In addition to this there are seven insurance agents practicing in the downtown. These businesses do not generate significant pedestrian traffic, but they are still important to the image and perception of the downtown as being service-oriented.

STRENGTHS, WEAKNESSES, OPPORTUNITIES, & THREATS

The consumer and business owner surveys, consumer preferences, business inventory and the market demand paint a very vivid picture of Downtown Marlborough. To better understand what this picture means both now and for the future, it is necessary to identify the downtown's strengths, weaknesses, opportunities, and threats. A strengths, weaknesses, opportunities, and threats analysis (SWOT) is a common planning technique assists in making recommendations. Strengths are environmental, character, infrastructure, or people related issues that add to the downtown environment. Weaknesses are characteristics which are causing a community not to fulfill its full potential. Opportunities provide insight to the appropriate actions that if taken can improve the quality of life in the downtown. A threat can be described as something which is not a problem at the present time, but if not attended to will decrease or harm the existing quality of life. Once a SWOT is performed, recommendations can be made to determine what actions should be taken to benefit the downtown.

STRENGTHS:

Centrally Located: Located at the intersection of the City's two main roads, Routes 20 (Main Street) and 85 (Bolton Street), the downtown is situated at the geographic center of the city. The downtown is also located within two miles of Interstate 495.

Good Access: The downtown has excellent traffic flow,. Surveys found that 83 percent of consumers felt that traffic flow was good or fair, while 93 percent of business owners felt that the traffic flow was good or fair. Marlborough's two main roads, Routes 20 and 85 meet in the downtown. Route 20 provides quick access to Interstate 495.

Good Urban Design: According to the Design Guidelines Handbook, prepared for the Center City Association by Cecil & Rizvi, Inc., the downtown is fortunate to have retained a rich variety of historic structures that exemplify the evolving trends in architecture throughout American history. The handbook found the physical organization of the Center City to be a good example of urban design.

Ample Parking: Parking is not a problem with two large capacity parking decks and on street parking, both of which are free. Eighty-one percent of consumers rated the availability of parking as good and 78 percent felt that parking was convenient. Eighty-seven percent of business owners find parking to be good or fair.

Government Offices and Services: The downtown is home to Marlborough's City Hall, Library and Post Office. These locations provide a steady stream of people of all demographic and socioeconomic backgrounds. According to the consumer surveys, 22 percent of the respondents gave trips to the post office as the main reason they come to the downtown.

Financial Institutions: According to the consumer survey, other than going to the post office, their main reason for coming to the downtown is to utilize its financial services. According to the business inventory, the downtown is home to four financial institutions.

Service Business Supply: The downtown has a heavy concentration of service businesses such as repair shops, hair salons, barbers, and dry cleaners. Also, the downtown is home to a large number of professional services such as lawyers, accountants, and insurance agents. If residents need any of these services, chances are they will utilize those in the downtown.

Locally Owned Business: It is estimated that approximately 90 percent of downtown businesses are locally owned. Downtown owners have an interest in the community. Dollars spent in the downtown stay in the downtown.

Center City Association:: An effective business association contributes significantly toward a stable, successful downtown. A collective effort is far more effective than individual efforts.

Restaurants: Downtown Marlborough has eleven restaurants, ranging from Thai to Italian food. Consumers and Business owners think highly of the quality and variety of restaurants.

Low Rents: Interviews with members of the Center City Association revealed that rent in the downtown is relatively inexpensive.

WEAKNESSES:

Center City Neighborhoods: Looking at the City's demographics, the census tract that the downtown is located in has the highest percentage of low income persons in the city. The City as a whole is growing more affluent. As business clusters form to cater to the surrounding neighborhoods, the downtown becomes less attractive to the majority of trade area residents.

Retail Competition: The downtown's competitors, Rich's Plaza, RK Plaza, and the future Solomon Pond Mall all limit the potential retail opportunities for the downtown.

Design: The design guidelines have implications for business operations in the downtown. The downtown has a dual character, one of which is orientated toward the street and urban, pedestrian-driven experience, typified by central Main Street. The other is more vehicle-oriented environment, typified by Granger Boulevard. The design guidelines outline the requirements for each character. If ignored, the downtown will have little chance to improve its environment to become more user friendly.

Poor Mix of Businesses: The business inventory clearly shows that the downtown lacks a wide variety of businesses. The downtown depends on its clusters of government and financial institutions to provide a steady flow of businesses as well as clusters which cater to low income and elderly populations. There are very few retail establishments. A diversity of businesses will help ensure a stable downtown economy for the long run.

Poor Variety, Quality, and Prices of Goods: Although there is a wide variety of financial institutions, government services, and professional services in the downtown, there are few retail establishments. The few retail establishments that exist do not have good variety, quality or prices according to consumer and business respondents.

Storefront Offices: Many service type businesses have moved into retail level (street level) space. Main street has very few multi-story buildings, and with low-rent retail space available these locations provide good visibility at low prices. At the same time, potential retail space is being lost.

Loiterers: According to business owners surveyed and interviewed, local teenagers have a tendency to loiter around stores, particularly those located near the pedestrian access points. Business owners feel that they drive away customers.

OPPORTUNITIES:

Design Standards: The Design Guidelines Handbook developed for the Center City Association provides an effective source to guide the economic environment of the downtown. The guidelines do not advocate radical change, but rather build on the existing strengths to help shape a downtown that will be more user friendly.

Coexist with the Mall: There is no doubt that the Mall will draw consumers from surrounding towns. The Center City Association needs to capitalize on the increase in consumers by finding ways to bring them to the downtown.

Hotel Customers: Marlborough is second only to Boston in amount of hotel space in the Commonwealth. The Center City Association should perform a promotional campaign to appeal to people utilizing the city's hotels. Hotel customers may be lured to the downtown by its wide variety of restaurants.

Buy Local Campaign: The Center City Association should concentrate on promoting the downtown as vital to the local economy. It estimated that 90 percent of downtown businesses are locally owned and operated. The public may be influenced to utilize these businesses since the money will remain in the local economy.

Center City Association:: An effective business association contributes significantly toward a stable, successful downtown. A collective effort is far more effective than individual efforts.

Restaurants: The downtown has a wide variety of restaurants. The potential exists, considering Marlborough's tourism business, to attract visitors to the downtown to utilize the restaurants, as well as to shop at local retailers.

THREATS:

Competing with the mall: The downtown will never be able to compete with the mall. It should however be able to coexist. It must acknowledge its position as a service district. However, an effective service district needs to have a healthy mix of businesses. That includes retail businesses different from those at the mall.

Development around the mall: The area surrounding the mall is ripe for satellites to the mall. Many of the businesses and services that can not flourish in a mall will seek out space surrounding the mall. The City, must recognize that many of the businesses in the downtown will be lost if development in this area is allowed.

Center City Neighborhood: The surrounding low-income neighborhoods are influencing business development in the downtown. Clusters catering to these groups must be balanced evenly with those meeting the needs of the larger trade area. The City needs to target the surrounding neighborhoods to improve them aesthetically and economically.

Failure to implement design guidelines: The design guidelines, if ignored, will inhibit productive growth of the downtown both physically and economically. The guidelines seek only to build on existing strengths and not to make the downtown into something it is not.

RECOMMENDATIONS & STRATEGY

Downtown Marlborough has the opportunity to prosper in the future. The study area has a variety of existing strengths that can be retained and enhanced to keep the downtown successful for many years to come. Additionally, a progressive planning strategy is recommended that when implemented can prepare for the future by taking advantage of the existing opportunities and overcoming any potential threats. The key recommendations of the group are to:

1. Accept the position that the downtown has in today's market which is service businesses, small retail stores, government offices, and the financial services.

2. Maintain the existing strengths provided by the financial institutions and municipal offices. These institutions bring people downtown and the downtown vitality depends on their existence.

3. The downtown must be prepared to coexist with the new mall by providing a different mix of stores and better service than the franchise stores located in the mall.

4. The downtown should embark on a marketing campaign based on the findings of this economic analysis. The Center City Associations should develop marketing materials and brochures aimed at potential retail and service businesses interested in location in the downtown.

5. It is estimated that 90% of the downtown businesses are locally owned and operated. The downtown should continue to support local business ownership because the money spent at these stores will typically be reinvested into the local economy. Consumers should be made aware of the implications that this has on the local economy through a buy-local campaign.

6. The design guidelines prepared for the Center City Association by Cecil & Rizvi, Inc. in August of 1995 should be implemented and enforced for new businesses. The design guidelines outline architectural styles and downtown character traits which if followed will help to improve and foster economic vitality in the downtown.

7. The comprehensive recruitment and business assistance strategy outlined in this report should be used to attract stores who have a legitimate opportunity to be successful in the future market. Particular attention must be given to the local consumer preferences.

8. The Center City Association should work with local officials to establish a city-wide plan to create improvements to the downtown and surrounding neighborhoods.

RECOGNIZE THE DOWNTOWN MARKET POSITION

Downtown Marlborough based on its location, infrastructure and existing business composition has developed a distinct position in today's market climate. The study area is the central location for many government offices and services. Therefore it will continue to be the civic center of the city and will maintain a constant flow of daytime pedestrian traffic.

The downtown business climate is mostly service-oriented in its structure. The downtown provides a variety of services including legal services, financial services, health services and insurance services. The retail businesses that can be successful in this environment are ones that are willing to provide additional comfort and service that customers feel is not available from the stores located in the surrounding malls.

The Center City Association and the downtown management teams should accept the vision for what the future market position of the downtown study area will be. The anticipated future conditions have been predicted by realistic analysis of both the existing market competition and by giving careful consideration to the constraints of the local customer base.

The future market vision for the study area is that downtown will continue to included and maintain the following features:

- Small Service-Oriented Businesses
- Small Retail Businesses
- Restaurants
- Local and Commercial Banks
- Legal Services
- Financial Services

- Government Offices including the Post Office
- Insurance Agents
- Other Office-Oriented Businesses

The retail market will continue to be small and service-oriented because of the severe pressure from large outside retailers. The business cluster that caters to the surrounding neighborhoods should persist as long as the surrounding area continues to provide a large number of customers for these businesses.

MAINTAIN AND ENHANCE EXISTING STRENGTHS

The future market position should be one that capitalizes on the existing strengths of the downtown market. The large base of business services, financial services (especially the banks), and municipal offices are crucial to the future of the downtown and should be encouraged to remain in the downtown. New service and office businesses should be encouraged to utilize upper floor space and side street space to allow the row of small commercial and retail businesses located on Main Street to remain unimpeded.

LEARN TO COEXIST WITH THE MALL

There is not much potential for large retail businesses to succeed in the downtown market environment because of the direct competition from the surrounding malls. This competition should grow even more fierce with the addition of the one hundred thirty store mall which will be located in Marlborough. The downtown merchants cannot openly compete with the contained indoor environment of the mall because it will have many competitive business advantages that cannot be overcome by the downtown stores such as:

- Large variety of products sold
- On-site parking
- Lower Priced Goods

- Safe and Convenient Shopping Environment
- A shopping environment that is unaffected by outside weather conditions
- Large Selection of Stores

There is room for small retail business to succeed if they can provide specialty products that aren't available in the mall. Some of these retail opportunities that were found in the consumer preferences analysis of the zip code analyst, the consumer preferences survey, and discussions with the Center City Association were, a bakery, antique shops, a nursery, and an exotic food and wines store that may include a micro-brewery. These and other smaller service-oriented retail businesses can either be recruited to the downtown or be expansions of some existing businesses. A more specific and detailed account of the suitability of these different businesses is outlined later in the business recruitment section.

CONTINUE TO SUPPORT AND PROMOTE LOCAL OWNERSHIP

Approximately 90% of the downtown businesses are owned by people who live in either Marlborough or the surrounding area. The idea of local ownership is one that adds some positive character to the downtown and should be promoted. Customers should become aware of the fact that if they purchase goods from stores located in the downtown, the their money is being used to support local initiative and not national franchises.

MARKETING THE DOWNTOWN

The Center City Association should use the results of the economic analysis to design and implement a sound marketing campaign. The marketing campaign should focus on the strengths of the downtown as outlined in the strengths, weaknesses, opportunities, and threats section of the report. An example of a strength that should be used is the hotel customers.

Marlborough is second only to Boston for hotel space in Massachusetts. These hotels which are located less than two miles from the downtown provide a constant supply of outside customers that can be encouraged to visit the downtown. A downtown marketing brochure should be put together and distributed to all of the local hotels. This brochure can be used to introduce visitors to downtown Marlborough by highlighting the many features and strengths that make the downtown such a great location such as:

- Downtown Marlborough has picturesque churches and other architectural amenities that typify its beautiful New England Character.
- Downtown Marlborough has an abundance of free parking.
- There are a wide variety of restaurants located in the downtown study area.
- There are a number of service businesses that could fulfill some of the needs of the hotel patrons such as florists, hairdressers and travel agents.

The downtown restaurants are just one example of the types of businesses that could benefit from a marketing campaign aimed at the local hotel patrons. This is because in order to get to the downtown from the hotels that are for the most part located near the intersection of Route 495 and Route 20, the hotel patrons would travel along Route 20 and go past several restaurants before ever reaching the downtown. Therefore, in order for the hotel patrons to continue on to the downtown, they would have to already be aware of the restaurants that are located there. The restaurant marketing brochure would be an essential tool for the downtown restaurants to have any opportunity to attract these customers.

There are a variety of other ways that the downtown can try to improve the link between the hotels and the downtown stores. The city should explore the possibility of adding signage near the hotels that clearly demarcates the location and proximity of the downtown to the hotels.

IMPLEMENT AND ENFORCE THE DESIGN GUIDELINES

The design guidelines proposed by Cecil and Rizvi, Inc. do not promote any radical changes to the downtown design. They simply suggest minor facade improvements and landscaping improvements that when implemented can make the downtown a bit more uniform thereby giving it a greater sense of unity and place. These guidelines should be enforced for any new businesses who choose to locate in the downtown. If possible, the Center City Association should attempt to form a body that can implement these regulations such as a community development corporation.

The Center City Area Design Guidelines address the two different characters that make up the downtown. One character is oriented toward the street and an urban, pedestrian-driven experience, typified by Main Street. The other, in contrast, is a more vehicle oriented environment that is experienced through movement in an automobile, typified by Granger Boulevard. The Guidelines indicate different requirements for each character, forming distinct districts within the Design Guideline Area.

The key issues outlined by the planning framework for the Central Main Street area as described on page 7 of the design guidelines and are as follows:

- Buildings need to continue to be located at the sidewalk in order to continue the street wall character.
- Primary facades and entrances should be oriented to the sidewalk in order to put as much pedestrian traffic on Main Street as possible.
- The pedestrian experience should be enhanced by attractive storefronts and sidewalk uses.
- Facades that border the parking areas should provide for pedestrian interests for patrons.
- Do not encourage additional off-street parking areas and drive through developments along Main Street because they interrupt the existing character.

Some of the key issues outlined by the planning framework for the East and West Main Street area as described on page 8 of the design guidelines and are as follows:

- Enhance the pedestrian and urban character by orienting development to the street.
- Variation in building setbacks should be allowed but relate to average setbacks already existing on the street to enhance and strengthen the existing street patterns.
- Primary facades and entrances should be oriented to the sidewalk in order to put pedestrian traffic on the street.
- Facades that border parking areas should provide for pedestrian interest for patrons.
- Limit the amount of parking to that necessary to the uses on the site. Take into consideration off-street capacity for parking requirements.

These design guidelines and their planning framework provide some suggestions for how the downtown can implement some simple measures that will improve the overall economic activity and appearance of the downtown. The guidelines are quick to point out that the downtown already has an excellent geographic lay out and therefore does not require any major wholesale changes to its structure.

BUSINESS RECRUITMENT AND ENHANCEMENT STRATEGY

The downtown led by the Center City Association should initiate a sound marketing and business recruitment strategy that enhances existing businesses and recruits viable new businesses.

- A committee should be formed which has responsibility for implementing the strategy.
- The composition of the committee should be broad enough so as to include local businesses, civic leaders, and local residents.
- The recruitment committee to work with local realtors and leasing agents to try to set up a marketing and renting system that attracts businesses that will be beneficial to the downtown.

Filling Vacant Properties:

Vacant properties should improve their appearance so that they will have a better opportunity to be leased. Some examples of several potential steps to accomplishing this as outlined by the 1994 Hyett Palma report for Middleborough Massachusetts are:

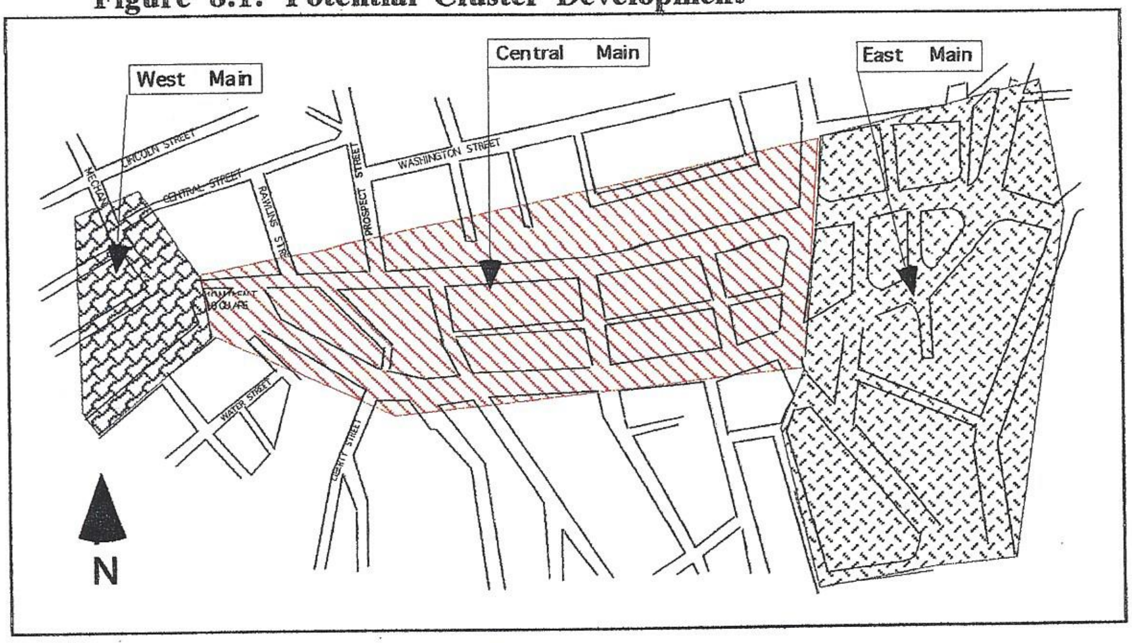
- Clean interiors, windows, and doors of all vacant properties.
- Remove all sale bills, signs, tape, and dead bugs from building windows and doorways.
- Design a "For Lease/For Sale" sign that promotes a logo for the downtown that can be determined by the marketing firm and promotes the vacancy as a business opportunity that includes space information about the property owner or realtor.
- Place the "For Lease/For Sale" sign in the window of each vacant property to present a coordinated consistent image, rather than a desperate image.
- Remove signs from the former business occupant. These signs only advertise the businesses that the downtowns have lost.
- A promotional retail space brochure should be created that keeps an update of available space opportunities. It should also be used to market the entire downtown by highlighting some of the strengths of doing business in downtown Marlborough.
- Work with leasing agents to rent to a good business prospect. A major misconception that many leasing agents make is that "any renter is better than no renter". This is certainly not the case.

Pursue Niche Marketing:

The committee should promote niche marketing during the business recruitment process. Niche marketing in this case is the narrowing of the pool of prospective businesses to those who will most likely succeed an best fit the goals of the downtown. The businesses that can be successful are small retail and service-oriented businesses. They types of niche businesses should be recruited to the downtown should be done so by taking into consideration the three business cluster areas identified in the next section.

Recruiting and Marketing by Cluster Area:

Figure 8.1: Potential Cluster Development



The studio team has divided the downtown into three parcel sections. The three sections are defined on the existing cluster map as being East Main Street, Central Main Street, and West Main Street (Shown in Figure 8.1 above). The two target areas East and West Main Street are very similar in the types of available space opportunities and should recruit business types in a manner that is different from Central Main Street. All three areas should recruit businesses that fit the opportunities and features of their area.

East and West Main street have the largest opportunity for new development. Both of these sections have a large amount of vacant space that can be used to attract businesses to the downtown. The largest vacant property in the downtown is the former post office that is located in the West Main Street section of the map. The second largest vacant space is the abandoned fire station that is located on the East Main Street section of the map. East and West Main Street both have smooth traffic flow and are easily accessible by customers who prefer to drive to the stores. Most of the restaurants located in the study area are located within these two clusters. Some of the potential uses that should be recruited to these two sections as identified by the consumer preference survey and zip code analyst are:

- Micro-Brewery
- Book Store
- Gardening Equipment Store
- Crafts or Woodworking Store
- Nursery
- Food Store
- Antique Shop
- Home Furnishing
- Fitness Center
- Hardware Store
- Camping, Fishing, and Hiking Equipment Store

The area identified as being Central Main Street is the heart of both the downtown study area and the entire city of Marlborough. The stores that are located their are for the most part small retail stores. City Hall is also located in this area. Therefore all of the government offices located in the downtown are located in this section. This section is the best area for pedestrian traffic. All of the stairway cuts that lead to the neighborhood above are in this area as well as the egress to the parking decks. This area should be marketed to stores that do not need very much space. Some potential examples of these uses as identified by the consumer preferences section of the report are:

- Camera Store with Photo Development
- Bookstore with old and new books
- Micro-Brewery
- Bakery
- Retail Clothing Store

- Travel Agency
- Exotic Foods and Wines Store

Implement Financial and Management Controls:

In order to operate this business recruitment plan, the downtown management association must be able to control commercial space or influence people who own it. This would be easy in a shopping center, because there is one owner. In a downtown however, it is very difficult because there are a huge number of owners. The only way to ensure that vacant downtown property is leased in accordance with a predetermined plan is to either purchase all of the property which is unfeasible in this case or to try to find ways to guide leasing actions. Some common methods to do this are outlined in the manual Business Development on Main Street. They are:

- Convince property owners and realtors to cooperate voluntarily. For this to work, the property owners need to be aware of the overall marketing plan and how its implementation will benefit the downtown.

- A purchasing option or "right of first refusal" should be created to temporarily control key properties that are critical to the plan's success. The downtown management can purchase the right to lease the property to a quality tenant.

- The downtown should try to form a development corporation or investment group that can pool resources to purchase and manage important downtown buildings. These properties can then be sold to qualified developers at below market price.

- The downtown management association should try to work with the banks to develop a financial incentive program. They can offer low interest loans and incentive grants to encourage building owners to lease their properties for specific types of uses.

Helping New Businesses:

New businesses often make up a large amount of businesses that are attracted to downtown Marlborough. Unfortunately many new business ventures tend to be poorly capitalized with managers who have limited experience. The Center City Association should place special emphasis on offering assistance to these new businesses. Some of the types of assistance they could offer are:

- Prepare an information packet for individuals interested in starting new businesses that provides information about all of the services and programs that are available to them.
- The Center City Association should review and, if necessary, expand the existing business counseling services available to new retailers. The downtown program may want to institute a mentor system, pairing new entrepreneurs with successful business owners.
- Provide any technical assistance that may be available for promotion, design, and financing. Some activities may include open houses, and the sharing of mailing lists for preferred downtown customers.
- Set up business incubators. Incubators offer new businesses below-market -rate space, the opportunity to share equipment, technical and financial assistance, and increased customer traffic.

Consider the Customer Base:

Any sound recruitment strategy should be sure to consider the customer base that the downtown attracts before trying to attract businesses that may not be able to succeed in this market. There is currently a variety of potential retail customers that the downtown businesses could expect to attract to the downtown area on a regular basis. Some examples are:

- Marlborough Residents
- Downtown Employees

- Clients of Downtown Offices and Financial Institutions
- Outside Visitors
- Hotel Patrons

The residents of the town and the downtown employees represent a potential consistent base of customers who can be attracted to the downtown. The surrounding neighborhood does not provide as solid a customer base as the outside neighborhoods because the surrounding neighborhoods have a large number of low income residents. There is little opportunity for some spin off customers who shop at the mall. The only potential spin off customers will be the ones who approach the mall from the east along Route 20 and may go through the downtown on their way to and from the mall. The customers coming from the north south and west will most likely take Route 495 to the mall exit and therefore will completely avoid the downtown.

Provide Assistance to Businesses Experiencing Temporary Financial Trouble:

The Center City Association with some help from local banks can attempt to assist local businesses that are experiencing some financial trouble by providing marketing assistance and helping to reduce operating costs. Some examples of different types of marketing assistance are:

- Help businesses acquire the cash necessary to pay bills and purchase inventory
- Offer workshops on advertising techniques, in-store promotions and window displays.
- Provide training for sales staff.
- Provide information about the business's target consumer groups as outlined by this economic analysis.
- Encourage the retailer to advertise jointly with similar businesses.

Some examples of different ways to assist with operating costs are:

- Hold workshops on employee benefits and management issues to try to find ways to reduce labor costs.
- Explore some potential ways to reduce utility costs such as energy audits and grants.
- Explore the possibilities of acquiring low interest loans for small businesses to help them purchase additional inventory.
- In extreme cases, encourage property owners to reduce rental costs for a temporary period until the business can get through their hard times.

ENCOURAGE IMPROVEMENTS TO THE SURROUNDING AREA

The neighborhoods surrounding the downtown tend to be comprised of low-income families. The quality of these neighborhoods should be a concern for businesses who expect to get a sizable amount of local customer traffic. The Center City Association and the local city management should explore some possible options for providing some financial improvements to these areas. The character and image of the downtown is often linked to the surrounding neighborhoods. Therefore the downtown has an inherent interest in any kind of improvement plan designated for these areas.

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APPENDICES

APPENDIX A
DOWNTOWN MARLBOROUGH CONSUMER SURVEY

3a. Why do you choose to do most of your shopping in that area? (**DO NOT READ LIST**; Check only **ONE** response.)

A.	_____ Convenience		E.	_____ Parking	
B.	_____ Price		F.	_____ Variety/Selection	
C.	_____ Close to Home		G.	_____ Service	
D.	_____ Close to Work		H.	_____ Other (Specify)__________	

4. Now, I am going to read a list of some characteristics of Downtown Marlborough. For each of them, please tell me if you think the Downtown rates GOOD, FAIR, Poor, or if you DON'T KNOW. (Check answers given.)

		Good	Fair	Poor	Don't Know
A.	Helpfulness of Salespeople	___	___	___	___
B.	Business Hours	___	___	___	___
C.	Quality of Retail Goods	___	___	___	___
D.	Variety of Retail Goods	___	___	___	___
E.	Price of Retail Goods	___	___	___	___
F.	Convenience of Parking	___	___	___	___
G.	Availability of Parking	___	___	___	___
H.	Traffic Circulation	___	___	___	___
I.	Quality of Service Businesses	___	___	___	___
J.	Variety of Service Businesses	___	___	___	___
K.	Prices at Service Businesses	___	___	___	___
L.	Cleanliness of Area	___	___	___	___
M.	Quality of Restaurants	___	___	___	___
N.	Variety of Restaurants	___	___	___	___
O.	Prices at Restaurants	___	___	___	___
P.	Attractiveness of Area	___	___	___	___
Q.	Attractiveness of Buildings	___	___	___	___
R.	Feeling of Safety	___	___	___	___

APPENDIX B
BUSINESS SURVEY

1. Do you own or rent this location? **(Circle Number)**
   1. RENT
   2. OWN

2. How long have you been in business at this location? **(Circle Number)**
   1. UNDER ONE YEAR
   2. ONE TO FOUR YEARS
   3. FIVE TO NINE YEARS
   4. TEN TO FIFTEEN YEARS
   5. OVER FIFTEEN YEARS

3. What is your busiest day of the week? (Circle **only** one number)
   1. MONDAY
   2. TUESDAY
   3. WEDNESDAY
   4. THURSDAY
   5. FRIDAY
   6. SATURDAY

4. What is your busiest time **that** day? (Circle **only** one number)
   1. EARLY MORNING
   2. LATE MORNING
   3. LUNCH TIME
   4. EARLY AFTERNOON
   5. LATE AFTERNOON
   6. EVENING
   7. OTHER (specify)______________________________

5. Which best describes how frequently the **majority** of your clientele uses your business? **(Circle Number)**
   1. DAILY
   2. AT LEAST THREE OR FOUR TIMES A WEEK
   3. ONE OR TWO TIMES A WEEK
   4. TWO OR THREE TIMES A MONTH
   5. ONCE A MONTH
   6. LESS THAN ONCE A MONTH

6. About how long does the **majority** of your clientele stay while doing business with you? **(Circle Number)**
   1. LESS THAN FIVE MINUTES
   2. FIVE TO FIFTEEN MINUTES
   3. SIXTEEN TO THIRTY MINUTES
   4. THIRTY-ONE TO SIXTY MINUTES
   5. ONE TO TWO HOURS
   6. MORE THAN TWO HOURS

7. Is your clientele different now than it was five years ago?

1. YES
2. NO

How? ____________________

8. Over the last five years, has your business . . . ? **(Circle Number)**

1. IMPROVED
2. DECLINED
3. STAYED ABOUT THE SAME

If you had the opportunity to move out of the downtown, would you?

1. YES
2. NO

Why? ____________________

____

9. How would you rate downtown Marlborough for the following? **(Circle Your Answer)**

A. Attractiveness of Downtown.....	GOOD	FAIR	POOR	DON'T KNOW
B. Quality of eating places...........	GOOD	FAIR	POOR	DON'T KNOW
C. Cleanliness of streets and sidewalks.........................	GOOD	FAIR	POOR	DON'T KNOW
D. Comfortable places to sit outsides..........................	GOOD	FAIR	POOR	DON'T KNOW
E. Convenient Parking..............	GOOD	FAIR	POOR	DON'T KNOW
F. Convenience of Shopping hours.............................	GOOD	FAIR	POOR	DON'T KNOW
G. Friendliness of sales people....	GOOD	FAIR	POOR	DON'T KNOW
H. Safety during the evening......	GOOD	FAIR	POOR	DON'T KNOW
I. Number of events, festivals, and downtown promotions...	GOOD	FAIR	POOR	DON'T KNOW
J. Variety of goods sold..........	GOOD	FAIR	POOR	DON'T KNOW
K. Cost of goods sold.............	GOOD	FAIR	POOR	DON'T KNOW
L. Quality of goods sold...........	GOOD	FAIR	POOR	DON'T KNOW
M. Smoothness of traffic flow.....	GOOD	FAIR	POOR	DON'T KNOW

10. What is the most important way that you promote your store and attract customers? **(Circle Number)**

1. NEWSPAPER ADVERTISEMENTS
2. RADIO ADVERTISEMENTS
3. GROUP PROMOTIONS
4. WINDOW DISPLAYS
5. WORD-OF-MOUTH
6. OTHER(Specify)________________

11. To what degree are your window displays responsible for attracting your customers? **(Circle Number)**

1. LARGELY RESPONSIBLE
2. MODERATELY RESPONSIBLE
3. NOT RESPONSIBLE AT ALL
4. CAN'T DETERMINE

12. How frequently do you change your window displays? **(Circle Number)**

1. MORE THAN ONCE A MONTH
2. ABOUT ONCE A MONTH
3. ABOUT EVERY TWO MONTHS
4. ABOUT EVERY TWO TO FIVE MONTHS
5. ABOUT EVERY SIX MONTHS
6. ABOUT EVERY SEVEN MONTHS TO ONCE A YEAR
7. NEVER
8. OTHER (**Specify**)________________

13. Do you feel that your storefront requires any improvements to attract customers? **(Circle Number)**

1. YES
2. NO

If yes, what improvements would you like to make?____________________

____

____

14. Would you consider making changes in the way you do business or the services you offer based on the results of this economic analysis and pending market analysis?

1. YES
2. NO

15. What types of additional businesses or services do you feel would complement the existing businesses in the downtown?

16. What do you feel is the single biggest issue to be addressed to make Downtown Marlborough a better place to do business?

APPENDIX C
CONSUMER SURVEY RESULTS

1. **How often do you come to Downtown Marlborough?**

36%	Everyday
17%	3-6 Times A Week
25%	1-2 Times A Week
8%	1-3 Times A Month
1%	6-11 Times A Year
3%	1-5 Times Each Year
7%	Almost Never
1%	Never
3%	Other

2. **When you come to Downtown Marlborough, what are the main reasons?**

8%	Shopping
22%	Banking
7%	Work
5%	Eating in Restaurants
1%	Dance or Theater Classes
4%	Conducting Personal Business
4%	Medical Services
4%	Service Businesses
22%	Post Offices
4%	Government Services
8%	Library
2%	Religious Services
9%	Other

3. **Where do you do most of your personal and family shopping other than grocery shopping?**

45%	Natick/Framingham
3%	Greendale Mall
4%	Sudbury
1%	Boston
3%	Worcester
12%	RK Plaza
9%	Rich's Plaza
1%	Shrewsbury
21%	Other

3a. **Why do you choose to do most of your shopping in that area?**

28%	Convenience
21%	Price
12%	Close to Home
1%	Close to Work
0%	Parking
23%	Variety/Selection
1%	Service
13%	Other

4. Characteristics of Downtown Marlborough

4A. Helpfulness of Salespeople

61%	GOOD
14%	FAIR
5%	POOR
20%	DON'T KNOW

4B. Business Hours

41%	GOOD
33%	FAIR
11%	POOR
16%	DON'T KNOW

4C. Quality of Retail Goods

47%	GOOD
28%	FAIR
5%	POOR
20%	DON'T KNOW

4D. Variety of Retail Goods

32%	GOOD
30%	FAIR
18%	POOR
20%	DON'T KNOW

4E. Price of Retail Goods

22%	GOOD
37%	FAIR
21%	POOR
20%	DON'T KNOW

4F. Convenience of Parking

54%	GOOD
24%	FAIR
13%	POOR
9%	DON'T KNOW

4G. Availability of Parking

57%	GOOD
24%	FAIR
13%	POOR
7%	DON'T KNOW

4H. Traffic Circulation

48%	GOOD
35%	FAIR
9%	POOR
8%	DON'T KNOW

4L. Cleanliness of Area

61 %	GOOD
20 %	FAIR
5 %	POOR
12 %	DON'T KNOW

4N. Variety of Restaurants

47 %	GOOD
26 %	FAIR
8 %	POOR
18 %	DON'T KNOW

4O. Prices at Restaurants

50 %	GOOD
28 %	FAIR
3 %	POOR
20 %	DON'T KNOW

4P. Attractiveness of Area

53 %	GOOD
33 %	FAIR
8 %	POOR
7 %	DON'T KNOW

4R. Feeling of Safety

66 %	GOOD
21 %	FAIR
5 %	POOR
8 %	DON'T KNOW

APPENDIX D
BUSINESS SURVEY RESULTS

1) Do you own or rent this location?

78%	RENT
22%	OWN

2) How long have you been in business at this location?

16%	UNDER ONE YEAR
33%	ONE TO FOUR YEARS
11%	FIVE TO NINE YEARS
22%	TEN TO FIFTEEN YEARS
18%	OVER FIFTEEN YEARS

3) What is your busiest day of the week?

29%	MONDAY
7%	TUESDAY
2%	WEDNESDAY
7%	THURSDAY
20%	FRIDAY
34%	SATURDAY

4) What is your busiest time that day?

25%	EARLY MORNING
25%	LATE MORNING
9%	LUNCH TIME
9%	EARLY AFTERNOON
20%	LATE AFTERNOON
7%	EVENING
5%	OTHER

5) Which best describes how frequently the majority of your clientele uses your business?

2%	DAILY
14%	AT LEAST THREE OR FOUR TIMES A WEEK
14%	ONE OR TWO TIMES A WEEK
21%	TWO OR THREE TIMES A MONTH
19%	ONCE A MONTH
30%	LESS THAN ONCE A MONTH

6) **About how long does the majority of your clientele stay while doing business with you?**

13%	LESS THAN FIVE MINUTES
33%	FIVE TO FIFTEEN MINUTES
27%	SIXTEEN TO THIRTY MINUTES
18%	THIRTY-ONE TO SIXTY MINUTES
7%	ONE TO TWO HOURS
2%	MORE THAN TWO HOURS

7) **Is your clientele different now than it was five years ago?**

31%	YES
69%	NO

How?

Wealthier
Less transient workers

8) **Over the last five years, has your business. . . ?**

58%	IMPROVED
7%	DECLINED
35%	STAYED ABOUT THE SAME

8a) **If you had the opportunity to move out of downtown, would you?**

12%	YES
88%	NO

Why?

Yes:

Little room for growth
Lack of customers
Better access to parking
Poor location

No:

Low rent
Visibility
Good parking
Good Location

9) How would you rate downtown Marlborough for the following?

9A) Attractiveness of Downtown

20%	GOOD
62%	FAIR
18%	POOR
0%	DON'T KNOW

9B) Quality of eating places

38%	GOOD
44%	FAIR
7%	POOR
11%	DON'T KNOW

9C) Cleanliness of streets and sidewalks

42%	GOOD
49%	FAIR
9%	POOR
0%	DON'T KNOW

9D) Comfortable places to sit outside

11%	GOOD
40%	FAIR
38%	POOR
11%	DON'T KNOW

9E) Convenient Parking

47%	GOOD
40%	FAIR
13%	POOR
0%	DON'T KNOW

9F) Convenience of shopping hours

36%	GOOD
42%	FAIR
13%	POOR
9%	DON'T KNOW

9G) Friendliness of sales people

53%	GOOD
33%	FAIR
2%	POOR
11%	DON'T KNOW

9H) Safety during the evening

33%	GOOD
44%	FAIR
9%	POOR
13%	DON'T KNOW

9I) Number of events, festivals, and downtown promotions

60%	GOOD
27%	FAIR
9%	POOR
4%	DON'T KNOW

9J) Variety of goods sold

22%	GOOD
36%	FAIR
42%	POOR
0%	DON'T KNOW

9K) Cost of goods sold

30%	GOOD
57%	FAIR
14%	POOR
0%	DON'T KNOW

9L) Quality of goods sold

38%	GOOD
58%	FAIR
0%	POOR
4%	DON'T KNOW

9M) Smoothness of traffic flow

47%	GOOD
47%	FAIR
7%	POOR
0%	DON'T KNOW

10) What is the <u>most</u> important way that you promote your store and attract customers?

12%	NEWSPAPER ADVERTISEMENTS
5%	RADIO ADVERTISEMENTS
2%	GROUP PROMOTIONS
7%	WINDOW DISPLAYS
60%	WORD-OF-MOUTH
14%	OTHER

11) **To what degree are your window displays responsible for attracting your customers?**

10%	LARGELY RESPONSIBLE
38%	MODERATELY RESPONSIBLE
36%	NOT RESPONSIBLE AT ALL
17%	CAN'T DETERMINE

12) **How frequently do you change your window displays?**

29%	MORE THAN ONCE A MONTH
7%	ABOUT ONCE A MONTH
14%	ABOUT EVERY TWO MONTHS
7%	ABOUT EVERY TWO TO FIVE MONTHS
5%	ABOUT EVERY SIX MONTHS
10%	ABOUT EVERY SEVEN MONTHS TO ONCE A YEAR
36%	NEVER
17%	OTHER

13) **Do you feel that your storefront requires any improvements to attract customers?**

45%	YES
55%	NO

If yes, what improvements would you like to make?

Bigger sign
Upgrade facade
An awning
New windows
Window Lettering

14) **Would you consider making changes in the way you do business or the services you offer based on the results of this economic analysis and pending market analysis?**

66%	YES
34%	NO

15) **What types of additional businesses or services do you feel would complement the existing businesses in the downtown?**

Gift shop
More retail business
Bake shop/Coffee shop
Deli
Variety store
Bookstore/Cafe
Entertainment
Food store
Children's clothing
Shoe store
Women's clothing
Gift store
Hobby shop
More service businesses
Hardware store
Office supplies
Department store
Bagel shop

16) What do you feel is the single biggest issue to be addressed to make Downtown Marlborough a better place to do business?

- Stop loitering by young kids
- Team spirit
- Bring in retail
- Fill empty store fronts, more stores
- Lighting and safety
- Property taxes and gangs
- Traffic flow
- Spruce up
- Signage
- Variety of merchandise
- More variety stores - less used items stores
- Lower commercial tax rate
- Restoration of town owned properties
- Get rid of parking attendant

APPENDIX E
CONSUMER PREFERENCES

DOMESTIC LIFE ACTIVITY PARTICIPATION IN MARLBOROUGH

Activity	% hhlds.	U.S. index	ADI index	Population characteristics and preferences
Automotive Work	12.8	87	121	Activities include installing spark plugs, shock absorbers, oil filters, air filters, car batteries, radio and tape players, adding/changing motor oil, draining radiators to add antifreeze. Like country music, reading automotive, fishing, tech magazines.
Avid Book Reading	40	102	91	Prefer paper backs over hard covers by a 2:1 margin. 50% buy more than five books per year. Enjoy reading novels, non-fiction, mysteries, juvenile, romance, self-help, religious, and science fiction. Purchase books from stores, clubs, through mail.
Bible/Devotional Reading	6.7	39	88	Are regular church attenders, over 10% are board members. 1.4 work as volunteers, take part in civic issues than the general U.S. population. 52% interests walking for health, 31% sewing, entertaining and visiting grandchildren 30%, and 24% health foods.
Coin/Stamp Collection	8	104	115	Enjoy collecting stamps as hobby and investment. 1.8% more likely to invest in stocks, bonds or real estate. Over 19% enjoy collecting antiques and fine art.
Collectibles/Collections	11.2	98	110	More likely to collect art and antiques. Enjoy crafts (45%), home decorating (39%). More likely to read home service magazines and watch prime time mysteries on TV.
Crafts	23.3	90	104	Predominantly married females. Enjoy reading books (46%), sewing (44%), needlework and knitting (48%) and home decorating. Nearly 59% own a sewing machine.
Crossword Puzzles	17.7	93	93	50% of crossword enthusiasts are 55 years of age/older, and are heavy book readers, 35% are needlework and knitting, 41% craft projects and 30% home decorating.
Current Affairs/Politics	16.8	102	86	70% of people voted in a federal, state or local election in the past 12 months. Four times have actively worked for a political party or candidate. Also write to an elected official and belong to a civic organization, business club, or veterans group.
Entering Sweepstakes	13.3	88	100	In search of convinient money making opportunities. One-third entrants are age 45 and over, with total household income under 30,0000. Other activities include 40% catalog shopping, 34% solving crossword puzzles, and 16% collecting coins and stamps.
Gardening	28.3	83	85	80% enjoy outdoor and half indoor garderning, own a tractor, tiller, gas or electric trimmer or edger and purchase seeds, plants or supplies through mail. Gardeners buy flower seeds, fertlizers, outdoor shrubs, plants, trees, vegetable plants and seeds.

Grandchildren	10.9	59	66	Enjoy gifts from their grandparents, over 12% spend on toys a year. Grandparents interests include, 56% walking for health, 48% gardening, 33% needlework and knitting, 32% sewing, and 28% reading the Bible.
Health Foods/Vitamins	11.8	87	92	Take twice vitamins C, E and calcium than the general adult population. 26% enjoy fashion, 36% self-improvement programs, 31% gourmet cooking and 28% attend cultural and arts events. Also they read health magazines.
Home Workshop	22.2	97	107	Own such equipments as electric router (20%), stationary table saw (15%), etc. Enjoy woodworking, refinishing furniture, and reading mechanics and technology magazines.
Household Pets	30.3	84	96	Approx. 85% household own a dog or a cat. Traditional family (married with kids) account for 25% with pets. Compared to a typical U.S. household, pet owners play home video games, record and rent video tapes, and drive four wheel drive vehicles.
Needlework/Knitting	18.6	96	100	Twice enjoy sewing garments from patterns, crocheting, crewel, and needlepoint. 1.3 own sewing machine. Other activities include 61% crafts, 47% gardening, 35% solving crossword puzzles, 31% entertaining and visiting grandchildren and 31% home decorating.
Self Improvement	15.9	99	107	Seek to improve mental, physical, and financial aspects of their lives. More involved in career oriented activities, attending seminars, night classes, eating health foods, attend cultural arts events and invest in real estate. Home decorating & fashion.
Sewing	14.7	73	87	Activities include 70% general mending, 40% sewing garments from patterns, 20% crocheting, 20% needlepoint, and15% knitting. 60% own a sewing machine. They order craft supplies through mail, read craft, game home service, epicurean, and women's magazines
Veterans Benefits/Programs				Are headed by military veterans age 55 years or older. They enjoy spending their time visiting with grandchildren, entering sweepstakes, partcipating in community and civic activities and collecting coins and stamps.

HIGH TECH ACTIVITY PARTICIPATION IN MARLBOROUGH

Activity	% hhlds.	U.S. index	ADI index	Population characteristics and preferences
Electronics	10.8	121	136	Fascination with high tech products. Electronics oriented households like to spend time maintaining a home workshop (46%), work on automobiles(41%), keeping up with science and new tech (32%), and reading science fiction.
Home Video Games	11.9	105	136	More likely to own a personal computer. Adult popn. more likely to play electronic games. Nearly 60% hhlds more likely to have children under 18.
Personal/Home Computers	23.9	117	101	Most likely to listen to classical music and read computer, business, finance, mechanics, technology, and science magazines.
Photography	26.2	132	117	More likely to own 35mm SLR cameras, 35 mm SLR auto focus cameras, and movie cameras than the general adult population. 50 % purchase at least 7 rolls of film per year. Prefer to process film at specialty camera store, one hr. store or mail order serv.
Science Fiction	8.8	115	123	Usually 60% betn. 25 and 44 yrs of age. Well informed on issues of science, nature, environment, and new technology. Users of high tech stuff like PCs, photo equipment, stereo, VCRs, and video games.
Science/New Technology	11.4	138	119	Use PCs, keep up with wildlife and environmental issues, read science fiction and work with electronic equipment. Single male households account for nearly 35 % of this category.
Stereo/Records/Tapes	50.3	118	111	20 % buy at least 11 records or tapes each year. 70 % buy tapes and records from record clubs. Listen to progressive rock and urban contemporary music, read music magazines and watch late night talk shows on TV.
VCR Recording/Viewing	36.7	96	107	Take pleasure in owning high tech products and electronic gadgetry. More likely to subscribe to cable TV, own PCs and purchase vidio games. Listening to music and photography other imp. traits.
Watching Cable TV	42.3	103	109	Heavy cable TV viewers. Watch pay channels like HBO, Showtime, Cinemax, Disney Channel and Movie Channel. Nearly one half subscribe to at least one pay channel.

GOOD LIFE ACTIVITY PARTICIPATION IN MARLBOROUGH

Activity	% hhlds.	U.S. index	ADI index	Population characteristics and preferences
Attend Cultural/Arts/Events	17.6	117	91	Likely to attend music, dance, and live theater performances. Inclined to listen to classical and easy listening music. Read more airline, epicurean, business, finance, general editorial, science, travel and women's fashion magazines.
Career-Oriented Activities	16.1	136	119	Likely to work in professional, technical, and managerial positions. Greater likelihood to become involved in self-improvement & education programs. Attend seminars, purchase instructional books & video tapes. Majority 34 yrs or younger.
Fashion Clothing	14.3	113	109	Single female hhlds account for .1/3 of fashion clothing enthusiasts. Heavy credit card users. 40% frequent users of department store credit cards. Items include business suits, sport jackets, swim suits, sweaters, skirts, designer jeans, etc.
Fine Art/Antiques	10.8	105	89	Affluent group. 30% hhlds with income $50,000 and over. Interests include attending cultural and art events, cooking gourmet meals, traveling abroad, drinking fine wines, and investing in real estate.
Foreign Travel	17.5	134	88	20% use all-inclusive travel package,33% use a travel agent. 40% of trips are vacations. Enjoy classical & adult contemporary music. Likely to read newspapers & airline, epicurean, home service, travel, and weekly news mags. Prime time documentary watcher
Frequent Flyer	18.7	162	109	Nine times more likely to belong to an airline sponsored frequent flyer program than general US.
Gourmet Cooking/Fine Foods	24.9	123	98	Like to cook for fun. Tend to make salad dressings from scratch. Listen to classical music, read epicurean magazines, and watch television news specials.
Home Furnishing/Decorating	22.5	118	120	More likely to have purchased a sofa(48%), cedar chest(21%), kitchen furniture(57%), dining room furniture(48%), or wall to wall carpeting(47%) in the past year than average U.S.household. Refinishing furniture is important.
Money Making Opportunities	9.3	101	119	20 % heavy lottery players (played six or more times during the past 30 days). 1.5 times more likely to participate in casino gambling than the general US population.
Real Estate Investments	8.1	129	118	More inclined to read business, finance and sports magazines.
Stock/Bond Investments	13.4	112	100	More inclined to listen to news and talk radio, read business and finance mags, & watch news specials on TV.

Wines	16.7	155	112	Consume a wide variety of wines and related alcoholic beverages. More likely to listen to classical music, read epicurean and women's fashion magazines, and watch news specials on TV.

OUTDOOR ACTIVITY PARTICIPATION IN MARLBOROUGH

Activity	% hhlds.	U.S. index	ADI index	Population characteristics and preferences
Camping/Hiking	22.7	102	127	Likely to listen to progressive rock and country music. Likely to read automotive, fishing, hunting, mechanics, and technology magazines.
Fishing	13.7	58	100	90% of people fish in fresh water and 25% salt water. 75% own fishing rods, tackle and reels. 20% fish at least once a week. They listen to progressive rock, country music, read fishing, hunting, boating, mechanics and technology magazines and watch TV.
Hunting/Shooting	8.2	52	108	Likely to listen to rock, country, and adult contemporary music. Read automotive, fishing, hunting, sports, motorcycle, mechanics, and technology magazines and enjoy watching sports programs on TV.
Motorcycles	6.6	92	116	Most likely to own street bikes and dirt or trail bikes. More likely to watch televised motorcycle racing.
Recreational Vehicles/4-WD	6.3	80	116	Are 3 times to own a motor home, snowmobile, power boat, all terain vehicle, or tent trailer. They are 2.5 times to own a truck mounted camper. Enjoy outdoor related activities such as camping and hiking 60% fishing 47%, hunting 36% and motorcycling 22%.
Wildlife/Environmental	15.5	100	97	Enjoy the adventure outdoors. 2 times participate in camping, hiking, hunting, and shooting activities. Show a growing awareness of global issues cencerning science, technology and environment, up to date current affairs, politics, cultural events, etc.

SPORTS AND LEISURE ACTIVITY PARTICIPATION IN MARLBOROUGH

Activity	% hhlds.	U.S. index	ADI index	Population characteristics and preferences
Bicycling Frequently	18.1	108	104	40% bike at least once a week and 25% at least twice a week. 80% own a bike. More likely to enjoy progressive rock music, read sports magazines, and watch sports programs on TV.
Boating/Sailing	14.4	118	88	25% own a boat, 80% prefer power boating and 25% sailing. Also enjoy water skiing, scuba diving, snorkeling, skin diving, and fishing. 50% power boat once a month, and 20% once a week. Are 3 times to read boating, listen to music, fishing magazines.
Bowling	10.7	72	93	33% of people bowl at least once a week. Over 50% own a bowling ball, watch bowling on TV and attend bowling matches. They are more inclined to watch sports programs on TV.
Golf	22.3	121	113	30% play golf at least once a month. 70% own golf clubs. More likely to belong to a country club. More likely to read airline, business, finance, computer, metro entertainment, sports, travel mags., watch prime time sports, baseball, football and tennis.
Physical Fitness/Exercise	41.7	125	111	Like to work out in health club or gym, participate in aerobic exercises, bicycle, jog and lift weights. 35% own bicycle, 30% weight lifting equipment,15% stationary bike. Listen to progressive rock & classical music and read travel magazines.
Running/Jogging	14.3	124	108	50% jog at least once a week. Likely to watch marathons, road running, triathalons, endurance, and track & field events. Listen to progressive rock and classical music and read airline, business, finance, computer, music, photography, science, health mags
Snow Skiing	19.8	245	124	More inclined to listen to rock, classical, adult contemporary music and read airline, business, finance, computer, music, photography, science, and sports mags. Also enjoy sports programs on TV.
Tennis Frequently	9.8	145	103	Likely to belong to country club. More inclined to listen to rock and classical music and read airline, business, finance, music, photography, and sports magazines.
Walking for Health	36.8	100	93	Enjoy walking for health view the activity as a recreational form of exercise. 45% walkers of age are 55 years or over and 25% are grandparents. They tend to supplement their diets with health foods and vitamins.

Watching Sports on TV	36.9	99	111	Predominantly male sports fans. TV sports events most often viewed include professional football, college football, baseball, professional basketball and college basketball.

*Source: 1992 Zipcode Analyst

APPENDIX F
THE RETAIL REPORT FOR MARLBOROUGH

PRODUCT DEMAND BY PRODUCT TYPE

PRODUCT	TOTAL $ DEMAND	PERCENTAGE
Food at Home	41,081,357	22.70
Food Away from Home	35,489,276	19.61
Alcoholic Beverages	6,587,612	3.64
Household Textiles	1,873,485	1.04
Furniture	5,190,710	2.87
Floor Coverings	2,505,292	1.38
Major Appliances	2,136,750	1.18
Small Appliances and Misc. Housewares	1,276,640	0.71
Miscellaneous Household Equipment	7,798,450	4.31
Men's Apparel - 16 and over	6,648,017	3.67
Boys Apparels 2 - 15	1,165,297	0.64
Women's Apparel 16 and over	11,964,410	6.61
Girls Apparels 2 - 15	1,713,801	0.95
Children's Apparel -Under 2	1,272,748	0.70
Footwear	5,166,656	2.86
Other Apparel Services & Products	5,058,650	2.80
Prescription Drugs and Medical Supplies	4,362,083	2.41
Entertainment Fees & Admissions	7,558,153	4.18
Televisions, Radios and Sound Equipment	7,509,016	4.15
Pets, Toys & Playground Equipment	4,715,585	2.61
Other Entertainment Supplies & Services	6,002,577	3.32
Personal Care Products & Services	6,745,754	3.73
Reading	3,022,797	1.67
Tobacco Products and Smoking Supplies	4,104,671	2.27
TOTAL DEMAND FOR RETAIL GOODS	180,949,784	100.00

Source : U.S.Department of Labor, Consumer Expenditure Survey ; CACI

PRODUCT DEMAND BY INCOME GROUP

POTENTIAL DEMAND FOR RETAIL PRODUCTS ACCORDING TO INCOME GROUP

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	5,293	7,479,710
$15,000-24,999	1,583	8,843	13,998,469
$25,000-34,999	1,741	9,700	16,887,700
$35,000-49,999	2,614	12,565	32,844,910
>$50,000	5,729	19,155	109,738,995
TOTAL DEMAND FOR RETAIL GOODS		=	180,949,784

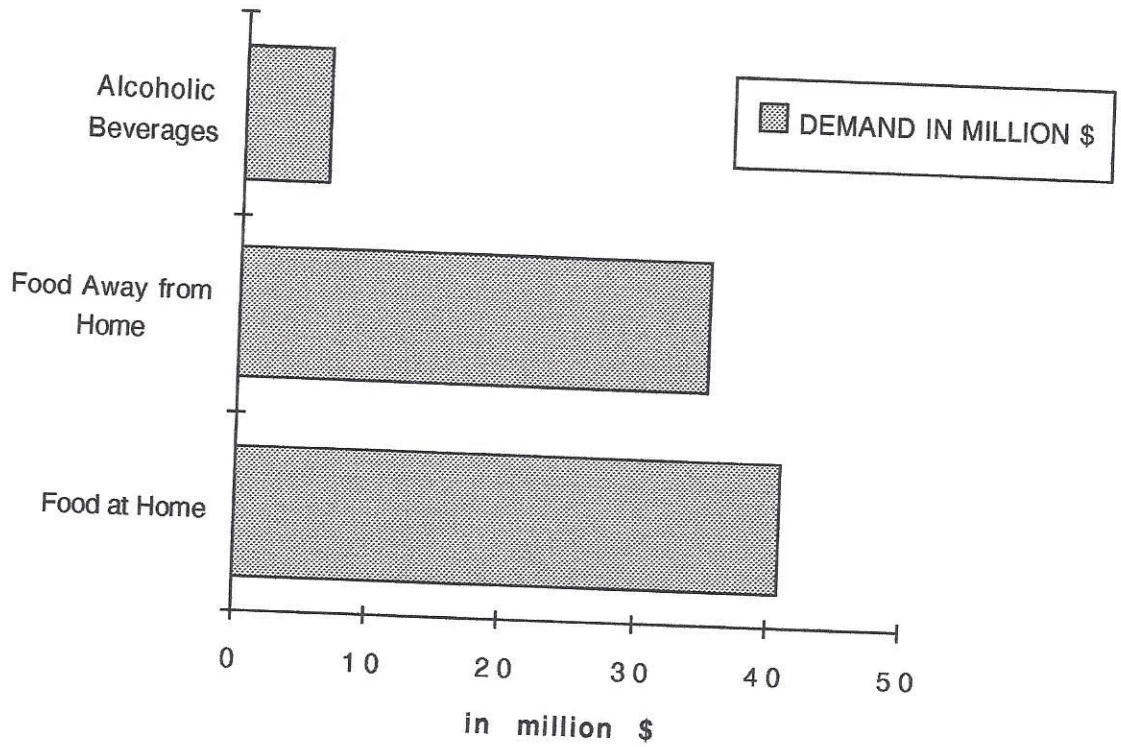
Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

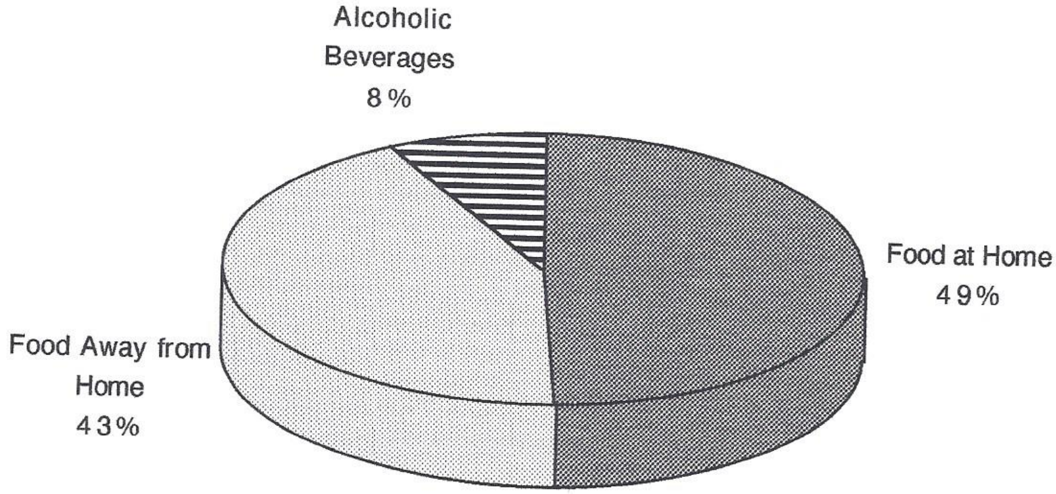
Food at home, food away from home, alcoholic beverages, household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous housewares, miscellaneous household equipment, men's apparel, women's apparel, boy's apparel, girl's apparel, children's apparel, shoes, other apparel products and services, prescription drugs and medical supplies, entertainment fees and admissions, televisions, radios, sound equipment, toys, playground equipment, entertainment equipment, personal care products and services, reading products, tobaccoproducts and smoking supplies.

DEMAND FOR FOOD PRODUCTS IN DOWNTOWN MARLBOROUGH'S PRIMARY TRADE AREA

DEMAND FOR FOOD PRODUCTS FOR MARLBOROUGH



FOOD PRODUCTS % DEMAND FOR EACH DOLLAR



POTENTIAL DEMAND FOR FOOD AT HOME PRODUCTS

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	799	1,128,987
$15,000-24,999	1,583	3,265	5,168,495
$25,000-34,999	1,741	2,689	4,680,679
$35,000-49,999	2,614	3,144	8,218,416
>$50,000	5,729	3,820	21,884,780
TOTAL DEMAND FOR FOOD AT HOME		=	41,081,357

SOURCE: U.S Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Food at grocery stores or other food stores.

POTENTIAL DEMAND FOR FOOD AWAY FROM HOME PRODUCTS

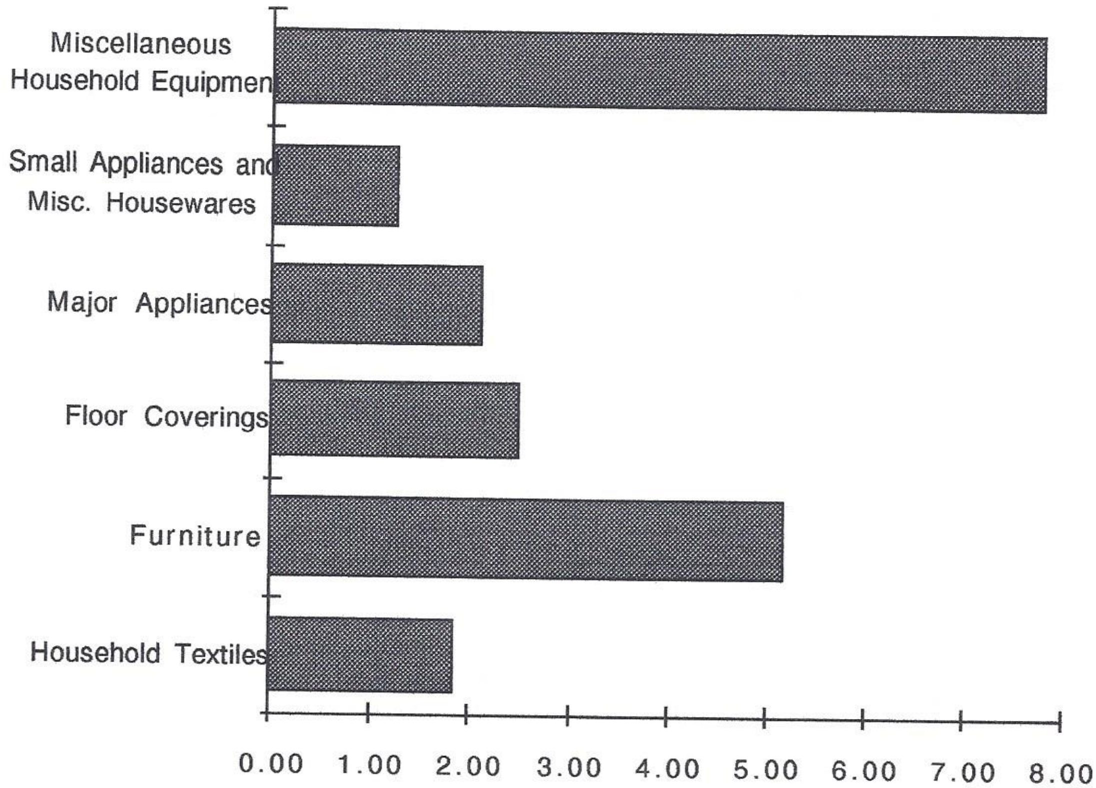
Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	1,798	2,540,574
$15,000-24,999	1,583	1,308	2,070,564
$25,000-34,999	1,741	1,688	2,937,938
$35,000-49,999	2,614	2,562	6,697,068
>$50,000	5,729	3,708	21,243,132
TOTAL DEMAND FOR FOOD AWAY FROM HOME RETAIL			35,489,276

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI

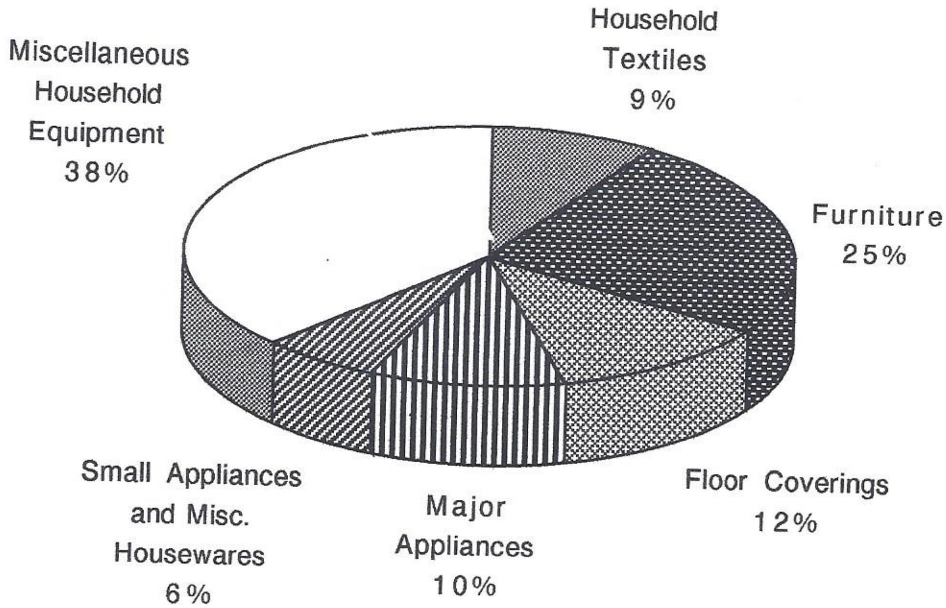
DEFINITION OF PRODUCT:

All food at restaurants, carryouts and vending machines.

HOME PRODUCTS $ DEMAND BY PRODUCT TYPE



HOME PRODUCTS % DEMAND FOR EACH DOLLAR



DEMAND FOR HOME PRODUCTS IN DOWNTOWN MARLBOROUGH'S PRIMARY TRADE AREA

POTENTIAL DEMAND FOR ALCOHOLIC BEVERAGES

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	169	238,797
$15,000-24,999	1,583	321	508,143
$25,000-34,999	1,741	297	517,077
$35,000-49,999	2,614	452	1,181,528
>$50,000	5,729	723	4,142,067
TOTAL DEMAND FOR ALCOHOLIC BEVERAGES			6,587,612

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT

All alcoholic beverages.

POTENTIAL DEMAND FOR HOUSEHOLD TEXTILES

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	28	39,564
$15,000-24,999	1,583	66	104,478
$25,000-34,999	1,741	117	202,827
$35,000-49,999	2,614	115	300,610
>$50,000	5,729	214	1,226,006
TOTAL DEMAND FOR HOUSEHOLD TEXTILES			1,873,485

Source: U.S. Department of Labor, Consumer Expenditure Survey; CACI.

DEFINITION OF PRODUCT:

Bathroom, bedroom, kitchen, dining room, and other linens, curtains and drapes, slipcovers, pillows and sewing materials.

POTENTIAL DEMAND FOR FURNITURE PRODUCTS

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	82	115,866
$15,000-24,999	1,583	184	291,272
$25,000-34,999	1,741	245	426,545
$35,000-49,999	2,614	354	925,356
>$50,000	5,729	599	3,431,671
TOTAL DEMAND FOR FURNITURE			5,190,710

Source: U.S. Department of Labor, Consumer Expenditure Survey ; CACI.

DEFINITION OF PRODUCT

All indoor and outdoor furniture.

POTENTIAL DEMAND FOR FLOOR COVERING PRODUCTS

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	10	14,130
$15,000-24,999	1,583	45	71,235
$25,000-34,999	1,741	78	135,798
$35,000-49,999	2,614	87	227,418
>$50,000	5,729	359	2,056,711
TOTAL DEMAND FOR FLOOR COVERINGS			2,505,292

Source: U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT

Carpets, rugs and other soft floor coverings.

POTENTIAL DEMAND FOR MAJOR APPLIANCES

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	71	100,323
$15,000-24,999	1,583	133	210,539
$25,000-34,999	1,741	137	237,647
$35,000-49,999	2,614	132	345,048
>$50,000	5,729	217	1,243,193
TOTAL DEMAND FOR MAJOR APPLIANCES			2,136,750

Source: U.S. Department of Labor, Consumer Expenditure Survey; CACI.

DEFINITION OF PRODUCT:

Refrigerators, freezers, dishwashers, stoves, ovens, garbage disposals, vacuum cleaners, microwaves, air conditioners, sewing machines, washing machines, dryers, and floor cleaning equipment.

POTENTIAL DEMAND FOR SMALL APPLIANCES AND MISCELLANEOUS HOUSEWARES

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	17	24,021
$15,000-24,999	1,583	48	75,984
$25,000-34,999	1,741	72	125,352
$35,000-49,999	2,614	80	209,120
>$50,000	5,729	147	842,163
TOTAL DEMAND FOR SMALL APPL. & MISC. HOUSEWARES			1,276,640

Source: U.S. Department of Labor, Consumer Expenditure Survey; CACI.

DEFINITION OF PRODUCT:

Small electrical kitchen appliances, portable heaters, china and other dinnerware, flatware, glassware, silver and serving pieces, nonelectrical cookware and plastic dinnerware.

POTENTIAL DEMAND FOR MISCELLANEOUS HOUSEHOLD EQUIPMENT

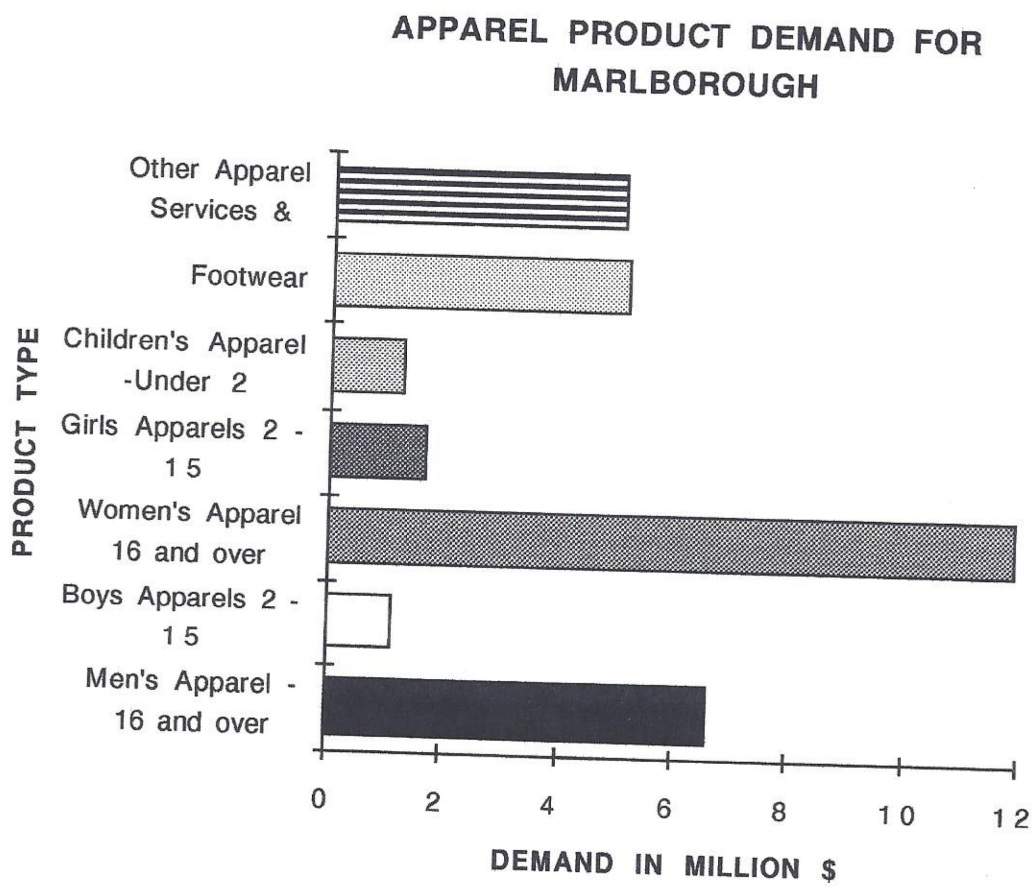
Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	194	274,122
$15,000-24,999	1,583	234	370,422
$25,000-34,999	1,741	332	578,012
$35,000-49,999	2,614	530	1,385,420
>$50,000	5,729	906	5,190,474
TOTAL DEMAND FOR MISC. HHLD. EQUIPMENT			7,798,450

Source: U.S. Department of Labor, Consumer Expenditure Survey; CACI.

DEFINITION OF PRODUCT:

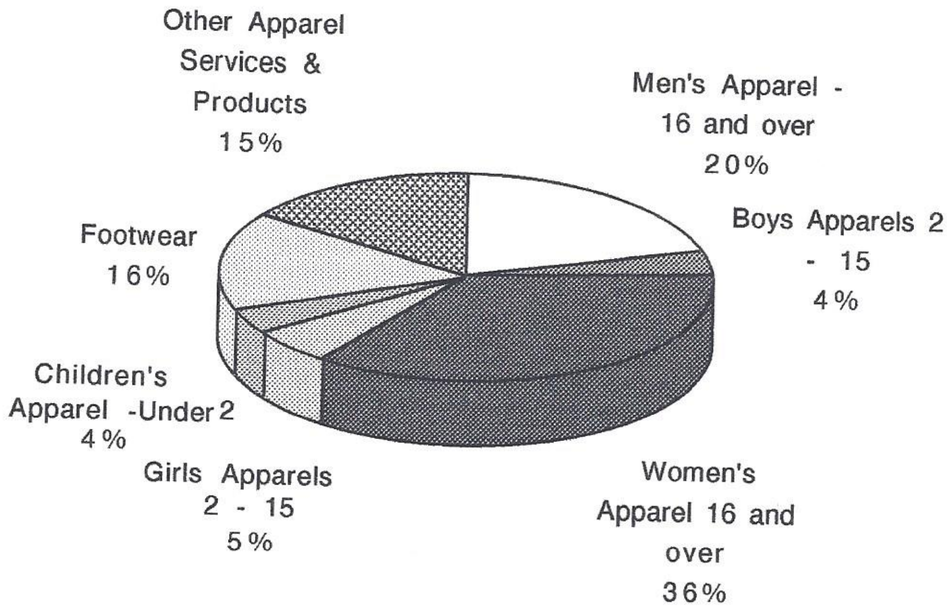
Typewriters, luggage, lamps, light fixtures, window coverings, clocks, landmowers, garden equipment, hand and power, tools, telephone devices, computers, office equipment, house plants, outdoor equipment, and small miscellaneous furnishings.

DEMAND FOR APPAREL PRODUCTS IN DOWNTOWN MARLBOROUGH'S PRIMARY TRADE AREA



APPAREL PRODUCT DEMAND FOR MARLBOROUGH
PRODUCT TYPE
Other Apparel Services &
Footwear
Children's Apparel -Under 2
Girls Apparels 2 - 1 5
Women's Apparel 16 and over
Boys Apparels 2 - 1 5
Men's Apparel - 16 and over
0
2
4
6
8
1 0
1 2
DEMAND IN MILLION $

APPAREL PRODUCTS PERCENTAGE DEMAND FOR EACH DOLLAR



POTENTIAL DEMAND FOR MEN'S APPAREL

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	118	166,734
$15,000-24,999	1,583	203	321,349
$25,000-34,999	1,741	293	510,113
$35,000-49,999	2,614	419	1,095,266
>$50,000	5,729	795	4,554,555
TOTAL DEMAND FOR MEN'S APPAREL			6,648,017

Source: U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT

All apparel items and accessories, excluding footwear

POTENTIAL DEMAND FOR BOY'S APPAREL (2 - 15)

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	43	60,759
$15,000-24,999	1,583	34	53,822
$25,000-34,999	1,741	66	114,906
$35,000-49,999	2,614	95	248,330
>$50,000	5,729	120	687,480
TOTAL DEMAND FOR BOY'S APPAREL			1,165,297

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI;

DEFINITION OF PRODUCT

All apparel items and accessories, excluding footwear.

POTENTIAL DEMAND FOR WOMEN'S APPAREL

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	322	454,986
$15,000-24,999	1,583	503	796,249
$25,000-34,999	1,741	574	999,334
$35,000-49,999	2,614	742	1,939,588
>$50,000	5,729	1,357	7,774,253
TOTAL DEMAND FOR WOMEN'S APPAREL			11,964,410

Source: U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.

POTENTIAL DEMAND FOR GIRL'S (2 -15) APPAREL

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	28	39,564
$15,000-24,999	1,583	64	101,312
$25,000-34,999	1,741	94	162,784
$35,000-49,999	2,614	134	350,276
>$50,000	5,729	185	1,059,865
TOTAL DEMAND FOR GIRL'S APPAREL			1,713,801

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT

All apparel items and accessories, excluding footwear.

POTENTIAL DEMAND FOR CHILDREN'S (UNDER 2) APPAREL

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	52	73,476
$15,000-24,999	1,583	41	64,903
$25,000-34,999	1,741	76	132,316
$35,000-49,999	2,614	105	274,470
>$50,000	5,729	127	727,583
TOTAL DEMAND FOR CHILDREN'S APPAREL			1,272,748

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT :

All apparel items and accesories, excluding footwear

POTENTIAL DEMAND FOR FOOTWEAR

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	137	193,581
$15,000-24,999	1,583	333	527,139
$25,000-34,999	1,741	282	490,092
$35,000-49,999	2,614	286	747,604
>$50,000	5,729	560	3,208,240
TOTAL DEMAND FOR FOOTWEAR			5,166,656

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT

All footwear, except for children under 2 and special footwear used for sports such as bowling or golf shoes.

POTENTIAL DEMAND FOR OTHER APPAREL SERVICES AND PRODUCTS

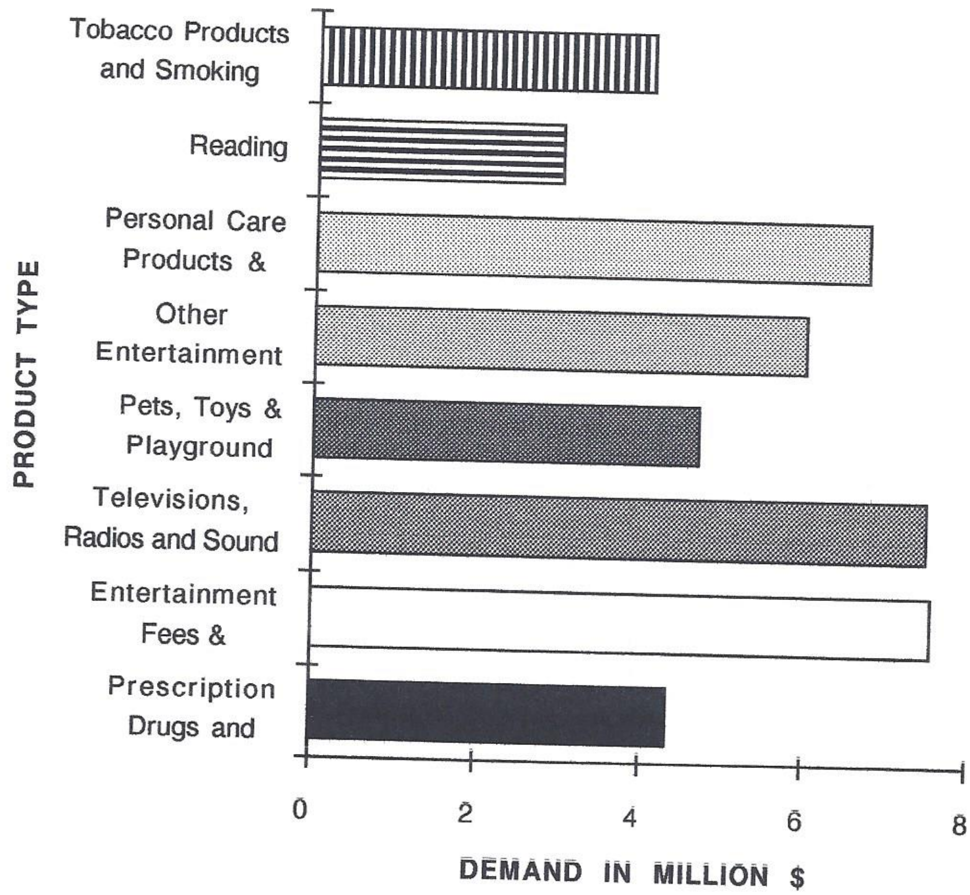
Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	139	196,407
$15,000-24,999	1,583	143	226,369
$25,000-34,999	1,741	223	388,243
$35,000-49,999	2,614	299	781,586
>$50,000	5,729	605	3,466,045
TOTAL DEMAND FOR OTHER APPAREL SERV. & PROD.			5,058,650

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

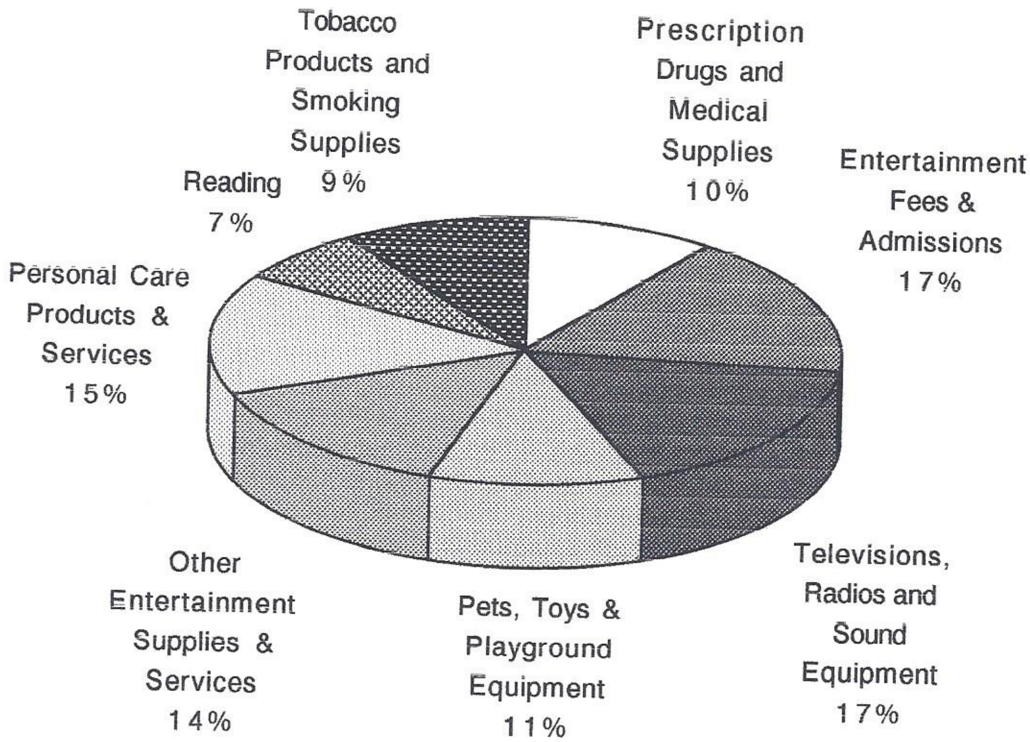
DEFINITION OF PRODUCT:

Material for making clothes, shoe repair, alterations, sewing patterns and notions, clothing rental, clothing storage, dry cleaning, and jewelry.

DEMAND FOR PERSONAL CARE/ENTERTAINMENT PRODUCTS FOR MARLBOROUGH



Personal Care/Entertainment Percentage Demand for Each Dollar



POTENTIAL DEMAND FOR ENTERTAINMENT FEES AND ADMISSIONS

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	140	197,820
$15,000-24,999	1,583	244	386,252
$25,000-34,999	1,741	334	581,494
$35,000-49,999	2,614	427	1,116,178
>$50,000	5,729	921	5,276,409
TOTAL DEMAND FOR ENTERTAINMENT FEES & ADMISSIONS			7,558,153

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Admissions to sporting events, movies, concerts, plays and movies rentals.

POTENTIAL DEMAND FOR TELEVISIONS, RADIOS AND SOUND EQUIPMENTS

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	244	344,772
$15,000-24,999	1,583	321	508,143
$25,000-34,999	1,741	419	729,479
$35,000-49,999	2,614	549	1,435,086
>$50,000	5,729	784	4,491,536
TOTAL DEMAND FOR TV, RADIO & SOUND EQUIPMENTS			7,509,016

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Television sets, video recorders, tapes, video game hardware and cartridges, radios, phonographs and components, records and tapes, musical instruments, and rental of the same equipment.

POTENTIAL DEMAND FOR PETS, TOYS AND PLAYGROUND EQUIPMENTS

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	102	144,126
$15,000-24,999	1,583	203	321,349
$25,000-34,999	1,741	278	483,998
$35,000-49,999	2,614	323	844,322
>$50,000	5,729	510	2,921,790
TOTAL DEMAND FOR PETS, TOYS & PLAYGROUND EQUIPMENTS			4,715,585

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Pets, pet food, toys, games, hobbies, tricycles and playground equipment.

POTENTIAL DEMAND FOR OTHER ENTERTAINMENT SUPPLIES AND SERVICES

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	66	93,258
$15,000-24,999	1,583	98	155,134
$25,000-34,999	1,741	183	318,603
$35,000-49,999	2,614	348	909,672
>$50,000	5,729	790	4,525,910
TOTAL DEMAND FOR OTHER ENTER. SUPPLIES & SERV.			6,002,577

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Indoor exercise equipment, athletic shoes, bicycles, camping equipment, sporting goods, and photographic equipment and supplies.

POTENTIAL DEMAND FOR PERSONAL CARE PRODUCTS AND SERVICES

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	195	275,535
$15,000-24,999	1,583	295	466,985
$25,000-34,999	1,741	393	684,213
$35,000-49,999	2,614	516	1,348,824
>$50,000	5,729	693	3,970,197
TOTAL DEMAND FOR PERSONAL CARE PROD. & SERV.			6,745,754

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Services and products for hair, oral hygiene products, cosmetics, and electrical personal care appliances.

POTENTIAL DEMAND FOR READING

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	100	141,300
$15,000-24,999	1,583	143	226,369
$25,000-34,999	1,741	180	312,510
$35,000-49,999	2,614	208	543,712
>$50,000	5,729	314	1,798,906
TOTAL DEMAND FOR READING			3,022,797

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Books, newspapers and magazines.

POTENTIAL DEMAND FOR TOBACCO PRODUCTS AND SMOKING SUPPLIES

Household Income	# Households	$ per household	Total $ Demand
<$15,000	1,413	222	313,686
$15,000-24,999	1,583	281	444,823
$25,000-34,999	1,741	309	537,969
$35,000-49,999	2,614	362	946,268
>$50,000	5,729	325	1,861,925
TOTAL DEMAND FOR TOBACCO PROD. & SMOKING			4,104,671

Source : U.S. Department of Labor, Consumer Expenditure Survey; CACI

DEFINITION OF PRODUCT:

Tobacco products and smoking accessories.

APPENDIX G
DOWNTOWN BUSINESS INVENTORY

CONSTRUCTION:

SIC CODE	LABEL	COUNT
171134	HIGHLAND LAND SURVEYORS INC	1
173101	ELECTRIC CONTRACTORS	1

MANUFACTURING:

SIC CODE	LABEL	COUNT
175103	CABINET MAKERS	1
267500	DIE-CUT PAPER PAPERBOARD & CARDBOARD	1
275200	COMMERCIAL PRINTING-LITHOGRAPHIC	1
347900	COATING ENGRAVING & ALLIED SVCS NEC	1

TRANSPORTATION AND PUBLIC UTILITITES:

SIC CODE	LABEL	COUNT
411903	LIMOUSINE SERVICE	1
431101	POST OFFICES	1
448101	UNCLASSIFIED	1
472402	TRAVEL AGENCIES & BUREAUS	1
484101	TELEVISION CABLE & CATV	1

WHOLESALE TRADE:

SIC CODE	LABEL	COUNT
504908	LASERS	1
506308	FIRE ALARM SYSTEMS	1
508740	VACUUM CLEANERS INDUSTRIAL & COMMERCIAL	1
509908	MANUFACTURERS-AGENTS & REPRESENTATIVES	2

RETAIL TRADE:

SIC CODE	LABEL	COUNT
521117	SHOWER DOORS & ENCLOSURES	1
523106	WALLPAPERS & WALLCOVERINGS RETAIL	1
523110	GLASS AUTO PLATE & WINDOW & ETC	1
525101	SAWS	1
531102	DEPARTMENT STORES	1
541103	CONVENIENCE STORES	1
546105	DOUGHNUTS	1
553111	AUTOMOBILE PARTS & SUPPLIES RETAIL NEW	2
561101	MEN'S CLOTHING & FURNISHINGS RETAIL	1
566101	SHOES RETAIL	1
566102	SHOES ORTHOPEDIC	1
569919	TAILORS	1
573401	COMPUTER SOFTWARE	1
581203	ICE CREAM PARLORS	1
581208	RESTAURANTS	11
581212	CATERERS	1
581219	SANDWICHES	1
581223	BANQUET ROOMS	2
581303	COCKTAIL LOUNGES	1
591205	PHARMACIES	1
591205	PHARMACIES	1
592102	LIQUORS RETAIL	2
593222	THRIFT SHOPS	1
594129	GUNS & GUNSMITHS	1
594141	BICYCLES DEALERS	1
594404	DIAMONDS	1
594408	JEWELRY DESIGNERS	1
594409	JEWELERS RETAIL	2
594712	GIFT SHOPS	1
599503	CONTACT LENSES	1
599979	HEARING AIDS	1

FINANCE, INSURANCE, AND REAL ESTATE:

SIC CODE	LABEL	COUNT
602101	BANKS	5
614101	LOANS	1
621101	STOCK & BOND BROKERS	1
628205	FINANCIAL PLANNING CONSULTANTS	1
633102	INSURANCE FIRE	2
641109	INSURANCE LIFE	1
641111	INSURANCE AUTOMOBILE	2
641112	INSURANCE	2
651302	BOARDING HOUSES	1
651303	APARTMENTS	1
653118	REAL ESTATE	1

SERVICES:

HOTELS AND OTHER LODGING:

SIC CODE	LABEL	COUNT
701101	MOTELS & HOTELS	1

PERSONAL SERVICES:

SIC CODE	LABEL	COUNT
721101	LAUNDRIES	2
723101	SKIN TREATMENTS	1
723102	MANICURING	2
723106	BEAUTY SALONS	2
724101	BARBERS	2
725102	SHOE REPAIRING	1
726103	FUNERAL DIRECTORS	2
729101	TAX RETURN PREPARATION	4
729906	EXERCISE & PHYSICAL FITNESS PROGRAMS	1
729908	FORMAL WEAR RENTAL	1

BUSINESS SERVICES:

SIC CODE	LABEL	COUNT
736103	EMPLOYMENT AGENCIES	1
737103	COMPUTERS SYSTEM DESIGNERS & CONSULTANTS	1
738979	NOTARIES PUBLIC	1

AUTO REPAIR SERVICES AND PARKING:

SIC CODE	LABEL	COUNT
753301	MUFFLERS & EXHAUST SYSTEMS ENGINE	1

MISCELLANEOUS REPAIR SERVICES:

SIC CODE	LABEL	COUNT
764104	FURNITURE STRIPPING	1

AMUSEMENT AND RECREATION SERVICES:

SIC CODE	LABEL	COUNT
791101	DANCING INSTRUCTION	1
792212	THEATRICAL EQUIPMENT & SUPPLIES	1
792901	ORCHESTRAS & BANDS	1
799102	GYMNASIUMS	1
799944	KARATE JUDO JIU-JITSU & KUNG FU INSTRUCTION	1

HEALTH SERVICES:

SIC CODE	LABEL	COUNT
802101	DENTISTS	4
804101	CHIROPRACTORS DC	1
804201	OPTOMETRISTS OD	2
804909	NUTRITIONISTS	1
804922	PSYCHOLOGISTS	1
804924	PSYCHOTHERAPISTS	1

LEGAL SERVICES:

SIC CODE	LABEL	COUNT
811103	ATTORNEYS	18

EDUCATIONAL SERVICES:

SIC CODE	LABEL	COUNT
821103	SCHOOLS	1
822101	SCHOOLS UNIVERSITIES & COLLEGES ACADEMIC	1
822298	JUNIOR COLLEGES & TECHNICAL INSTITUTES	1
823104	CITY GOVERNMENT-LIBRARIES	1

SOCIAL SERVICES:

SIC CODE	LABEL	COUNT
832218	SOCIAL SERVICE ORGANIZATIONS	3
832222	YOUTH ORGANIZATIONS & CENTERS	2

MEMBERSHIP ORGANIZATIONS:

SIC CODE	LABEL	COUNT
861104	CHAMBERS OF COMMERCE	1
864101	FRATERNAL ORGANIZATIONS	1
864108	CLUBS	2
866107	CHURCHES	4

ENGINEERING AND MANAGEMENT SERVICES:

SIC CODE	LABEL	COUNT
871202	ARCHITECTS	1
872101	ACCOUNTANTS	1
874808	SALES COUNSELORS	1
911104	CITY GOVERNMENT-EXECUTIVE OFFICES	3

PUBLIC ADMINISTRATION:		
SIC CODE	LABEL	COUNT
912104	GOVERNMENT OFFICES-CITY, VILLAGE & TWP	4
931104	CITY GOVERNMENT-FINANCE AND TAXATION	1
943104	CITY GOVERNMENT-PUBLIC HEALTH PROGRAMS	1
944104	CITY GOVERNMENT-SOCIAL & HUMAN RESOURCES	1
953204	CITY GOVERNMENT-URBAN PLANNING & DEVELOPMENT	1
TOTAL		167